

CHOICE

www.choice.com.au

DANGER!

Unsafe products in your home

Sugar:

good or bad
for you?

Save on long-distance phone calls

TESTS: ● Washing machines ● Lipstick ● Plastic
food storage containers ● Bathroom cleaners

Why we can't take product safety for granted



Jane Mackenzie

Most Australians probably have high expectations of the safety of consumer products. We tend to think there's some kind of 'sentry' standing watch to prevent unsafe products reaching the market. Unfortunately, as our report (starting on page 10) reveals, Australia's product safety system has degenerated to the point where you can't take the level of protection for granted.

For example, there's no longer a national system for collecting and processing product-related injury data. A few states still do it, but there's no guarantee that an incident in Queensland, for example, will be cross-related with any other state's information and trends or conclusions drawn.

While the system of voluntary product recalls works well, there appears to be a mindset among manufacturers and importers that would prefer to take a chance on having to recall a product, rather than making sure it's designed and manufactured to be safe in the first place.

Even laws don't work as well as they should. Despite recent changes, potential legal costs still deter consumers from taking manufacturers to court for compensation for damage or injury caused by a defective product. And product safety legislation only permits a product to be banned if a direct causal link between the product and an injury can be made. Because babywalkers, for example, don't directly cause injuries but simply allow babies to get into situations where they're injured, they can't be banned.

It's not good enough. Australia needs a proactive, national safety watchdog that co-ordinates data from around the country and has the teeth to take action when it's warranted — before a death or two confirms the need for it.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.

Phone us on (02) 9577 3399.

Fax us on (02) 9577 3355.

email us at ausconsumer@choice.com.au

World Wide Web address: www.choice.com.au

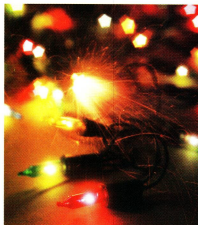
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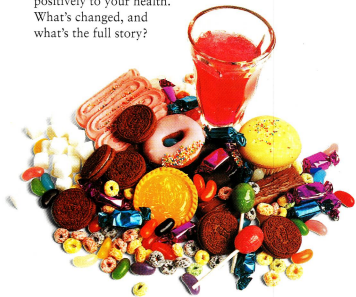
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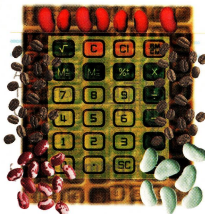
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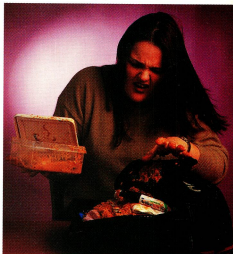
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Coming in the next three issues:

Tests: Ceiling fans, car polish, AA batteries, toothbrushes, financial planners, pharmacy vs supermarket prices, 400 L fridges, irons, camping mattresses, compact cameras, exterior paint, champagne and sparkling wines, mini hi-fi systems, portable sun shelters, water-saving shower heads.

Reports: Security screen doors, hearing aids, what's in your diet, finding a tradesperson, who owns what, house and contents insurance, bread, how to choose a real estate agent, restaurant rights, Christmas credit.

We try to bring you tests and reports in the planned month, but sometimes have to move an article because of problems that occur during testing and research, or for lack of space in a particular issue. We apologise if this causes any inconvenience.

◀ How well does your sun shelter protect you from UV radiation?



CHOICEcuts

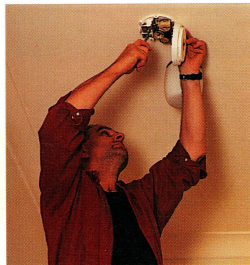
Overpriced smoke alarms

A FIRE COULD NOT ONLY DESTROY your home and its often irreplaceable contents — it could also kill.

Unfortunately, there are companies out there trying to make a quick buck by exploiting this fear. They use high-pressure tactics to sell highly overpriced smoke alarms at

information events or door-to-door, often discrediting their competitors' cheaper products as being manufactured in certain overseas countries and therefore less reliable. They may also claim that ionisation alarms (which contain a small amount of radioactive material; see below) pose a health hazard.

These claims are misleading.



A Standards-approved battery-operated alarm can cost as little as \$10, and you can install it yourself.



The facts

When buying a smoke alarm, bear the following in mind:

- Buy only an alarm that carries either a Standards Australia or an SSL label (see left), certifying that it complies with Australian Standard AS 3786. This is a better indication of its quality than the country of origin.
- A smoke alarm is an important piece of life insurance, and each household should have at

least one. However, smoke alarms costing several hundred dollars each are unnecessary. A Standards-approved, battery-operated alarm can cost as little as \$10, and you can install it yourself. Make sure it's an alarm that will warn you when the battery needs changing.

■ A mains-powered alarm has to be installed by an electrician and will therefore be more expensive (around \$120 installed) than a battery-operated one. It usually comes with a back-up battery that's recharged automatically and doesn't have to be changed as often as the one in a battery-operated alarm.

■ Ionisation alarms contain a small amount of radioactive material. However, the radiation they emit is about one thousandth the amount of natural background radiation and, according to the Australian Radiation Laboratory, the material shouldn't pose a health hazard even if it was swallowed or burned in a fire.

■ If you're buying an ionisation smoke alarm, get one with a dual-ionisation chamber. This should prevent nuisance alarms caused by atmospheric changes.

■ For more information on smoke alarms and fire safety, see CHOICE, October 1997.

Corrections

Impressive inkjets and lively lasers July 1998

On page 42, we listed a number of models that don't support DOS applications. We should have included the **EPSON Stylus Color 300** and **400** in this list, as they can only print screen dumps from DOS.

Doing the health insurance tango August 1998

In the Western Australian tables on pages 24 and 25, the premium prices provided by **HBF** were not up-to-date.

The prices should be:

- Top Hospital: \$1516.20, \$1362.00 (\$100 excess), \$1122.00 (\$250 excess).
- Healthy Saver: \$1247.40.
- Essentials Plus: \$1083.00.
- Essentials Standard: \$649.80.

These new prices don't change the **Best Buys** for Western Australia. **GOVERNMENT EMPLOYEES** is an open fund (anyone can join), not a closed one as listed on page 31, but was not included in our analysis because it refused to supply us with information for the article.

Can you help?

Solar and heat-pump water heaters

Heating water with electricity may account for up to 50% of your home's energy use and produce as much of the greenhouse gas carbon dioxide per year as your car.

There are alternatives that use free energy sources and help reduce your carbon dioxide production. A 'heat-pump' water heater pumps heat from the surrounding environment into your hot-water tank; while a solar hot-water system uses the sun's rays to heat your water.

If you're using one of these systems, we'd like to hear from you:

- What type of system do you have?
- What's the make and model number?
- What's the water tank's volume?
- How long have you had the system?
- How much did you pay for the system and its installation? Do you think you've saved any or all of this outlay on reduced energy costs?
- What have your experiences been — good and bad — with the system? Overall, how satisfied are you with it? Would you recommend it to others? Why?

Please write to us at: **Water heaters**, CHOICE, 57 Carrington Road, Marrickville 2204; fax us on (02) 9577 3377; or email us at waterheaters@choice.com.au by **September 30**.

Thank you for your help.



Making informed chocolate choices

"BIG ON CHOCOLATE, NOT ON FAT", DECLARES FLYTE, from MARS Confectionery. With "½ less fat than the average leading confectionery brands", this new chocolate bar is likely to appeal to weight-conscious chocolate lovers. So how does it stack up against its competitors?

It's difficult to compare individual products at the store because most chocolate bars don't show a nutrition information panel. FLYTE is obliged to because it makes a nutrient claim on the label.

If you have a chocolate bar as an occasional treat (say less than once a week) and eat a healthy diet, it doesn't matter how much fat is in it. But if you grab a bar on the way home every day, fat content is important.

Depending on the bar you choose, you could eat more or less fat than the 6 g in a 40 g FLYTE. For example, the 42 g CADBURY TWIRL has more than twice the fat at 14 g. A smaller 12 g CADBURY MILK FREDDO or a 25 g MARS MILKY WAY contain slightly less than the FLYTE.

The regulations for nutrition labelling of foods are under review, and CHOICE is pushing for mandatory nutrition information panels on all packaged foods. That way you'd be able to compare what you're buying. In the meantime, the table below provides a basic guide to the fat content of some milk chocolate bars.

A final word — behavioural research suggests that some people, particularly dieters, may end up eating more when they choose so-called diet products, which may work against other positive changes to your diet. Marketers are likely to know this — so be warned!

Product	Fat per bar (g)	Bar size (g)	% Fat (g/100g)
Cadbury Milk Freddo	4	12	32
Mars Milky Way	4	25	16
Mars Flyte	6	40	15
Cadbury Flake	10	30	34
Nestle Aero	13	45	29
Cadbury Twirl	14	42	34
Cadbury Dairy Milk	17	55	30

Tax reform: get the facts, not the ads

THIS ISSUE OF CHOICE CAN'T GIVE YOU SPECIFIC INFORMATION about the government's tax reform proposals, because it went to press before they were announced — but our website, CHOICE Online, can.

Expensive TV ads only tell one side of the story. Our Internet site provides independent, comprehensive information about the pros and cons of tax reform.

The CHOICE website has a tax reform section that provides background information you can use to assess the ferocious election debate about tax. It also has a tax calculator that allows you to compare the impact of various GST scenarios on individual consumers. And by the time you read this, we hope to have modelled the Governments's proposals, so the calculator should be able to show you what they will mean for you. It also compares your outcome with results for people on half your taxable income as well as twice your salary.

This means you can see how the proposed changes will affect people on lower incomes, and whether people already on high incomes will be better off.

The CHOICE Online tax reports cover issues ranging from the risks of relying on compensation for low income earners, which can be cut back if the economy slows down, to descriptions of the distortions and inefficiencies in our existing tax system.

Visit our tax reform site on www.choice.com.au to get the facts, not an ad.

What's Hot Products Computers & Phones Food Health Money Energy & Environment Your Rights The Shop

CHOICE

Australian Consumers' Association

Consumer Help Home

Tax Calculation Results

The results for the scenario you've chosen are shown in the table below. Information about how to interpret the results table are directly below it.

Scenario: Marginal income tax rates do not rise above 30%; you're not required to pay the Medicare levy; and a GST of 10% is applied to all goods and services except housing, fuel, food, clothing, and health.

Income Level	Income Tax	GST	Total	Income Tax	GST	Total
Lower-income person (half your taxable income)	\$172	-\$783	-\$611	\$3	-\$15	-\$12
Your Income (\$80,000.00)	\$2,203	-\$1,044	\$1,209	\$40	-\$20	\$20
Higher-income person (twice your taxable income)	\$10,753	-\$1,555	\$9,198	\$200	-\$30	\$170

The figures highlighted in blue in the table above show how people on the taxable income level you've entered will be affected on average by the scenario that you've chosen. The table shows, for the income level you've chosen, how your income tax might change (if the figure shows up in blue or a positive number) or if you'll have less income (if the figure shows up in red). A GST means you'll pay more for goods and services than you do now (this shows up as a negative figure in red) — we've calculated this based on the average expenditure that consumers with your taxable income makes according to a model based on Bureau of Statistics data.

The annual 'total' is the difference between the income tax and someone on your taxable income might receive and the GST tax they might pay — a positive (blue) amount means you're coming out ahead, a negative (red) amount means that overall you'll lose out. We haven't taken into account any *concessions* the government might make to you.

We also show, in the pale yellow sections, how you compare under this reform scenario with people who have less income than you (50% of your taxable income) and much more than you (twice your taxable income).

Remember that these are just *model* based on average spending behaviour. The real outcome for you will depend on just how you spend your income, any tax concessions you may be entitled to, and so on. However, the figures are a helpful guide to how Australians might fare under different tax reform proposals.

The CHOICE Online tax calculator — find out what different tax scenarios would mean for you, and for people on half or twice your income.

Food additives in medicines

AFTER READING OUR REPORT about food labels in the April issue of CHOICE, Jenny-Lyn Heazlewood of Boronia, Victoria, contacted us about the lack of information on drug product labels.

Her four-year-old son Bevan is sensitive to milk products and artificial food colourings — they give him a runny nose that can lead to an infection. He recently suffered these symptoms after his mother gave him a cough medicine. It contained the food colouring quinoline yellow, but it's not listed on the product label.

"It took two weeks to get it out of

his system," Jenny-Lyn says. "Food packages say if they have natural or artificial colours, so why don't medicines?"

The short and simple answer to this sensible question is: because manufacturers aren't required to list them. Only a few of the non-essential ingredients have to be listed on drug product labels — among them alcohol, some sugars, salts, artificial sweeteners, preservatives and some known allergens. Only one artificial food colouring (tartrazine) is included on the list.

The allergist and physician who diagnosed Bevan's problems says that if it's at all possible, he prescribes medications that don't contain colouring.

What about medication you can buy without a prescription? "It's very important that [food colourings] be declared as a matter of policy," he says.

We agree. Even if the substances aren't known to cause sensitivities, you should be able to determine from a medication label whether it contains artificial colourings you want to avoid. At the moment, all you can do is ask your doctor or pharmacist for a medication that is colour-free.



Once you pour them onto a spoon, you don't have to be an alchemist to know which cough medicine has no colour.

Have you used CHOICE?

If you've used CHOICE to buy a product or service in the last six months, we'd like to hear from you.

- Did you find the article easy to use when it came to making a real purchase?
- Did you use the *What to buy* list or **Best Buy** recommendations? Did they make sense when you were in the shops or reading the brochures?
- Did you use the tables to help you choose what to buy? If so, how easy did you find them to use?
- Did you use the general purchasing advice in the article, such as the *What to look for* section in test reports or the scenarios in money articles? Were they helpful?

We want to be sure our articles are as easy to understand and use as possible, so we're seeking both positive and negative feedback if you've tried to put our buying advice into practice in the past few months.

Just call (02) 9577 3333 during business hours and ask to speak to our Consumer Research department. If you ring from outside Sydney we can arrange to call you back. Or please email us at feedback@choice.com.au.

Thanks for your help.

Updates

Healthcare: What budget changes mean for you July 1998, *Choice Cuts*

In *Cheaper medicines* (page 6) we explained changes announced in the Federal Budget for people who fund their own retirement. To be eligible for a Commonwealth Seniors' Health Card under these new changes you must be aged 65 or over, as well as being on a taxable income of no more than \$40,000 for singles and \$67,000 for couples. Women born before January 1, 1949, will be eligible before age 65. For further details contact Centrelink on 13 23 00. Thanks to subscribers who phoned in to point out these further details.

Doing the health insurance tango

August 1998

In *What's the problem?* (page 22) we promoted the role of the Private Health Insurance Complaints Commissioner for consumers who have problems with their health insurance. The Commissioner's role has now been increased and the title has changed to the Private Health Insurance Ombudsman. The office contact details remain the same. Phone the Complaints Hotline on 1800 640 695 or contact PHICC on <http://www.phicc.org.au>.

The Ombudsman can now investigate problems raised by partners and dependants of the fund contributor, and can recommend action to resolve complaints directly with doctors and private hospitals. Previously the role of the Commissioner was limited to helping fund contributors and he/she could only recommend action to a fund.

Anti-aging treatments

July 1998

After reading *Vanity, vain hopes and anti-aging treatments*, a number of readers asked us about a product called Cellex-C — a vitamin C-based antioxidant treatment. This product has attracted recent media attention, and despite a cost of around \$280 to \$340 to buy a set of the Cellex-C products, it's reported to be selling extremely well.

Experts say that antioxidant creams and serums, such as Cellex-C, may well be the anti-aging treatments of the future, and clinical trials are currently being conducted.

If you're tempted to try this sort of product, CHOICE recommends you hold onto your money until there's good, solid evidence they work — we'll certainly keep you posted. And, in the meantime, wear sunscreen and a hat!

Mandatory reading

Your June article *Caring for someone at home* should be mandatory reading for bureaucrats and politicians (both national and state).

Orana Respite Care Centre was developed nearly 14 years ago in Devonport, Tasmania, as a response to the concerns of its founders and the needs of the Devonport community. Orana provides overnight and day respite for carers of frail aged people and younger people with a disability, holistic care for terminally ill people and other services.

Like individual carers, our organisation is expected to survive with inadequate funding. As a voluntary, charitable organisation with no auspicing body, Orana relies on over 3100 volunteer carer personnel each year, donations and constant fund-raising.

The millions of dollars from the Federal Government to establish carer respite centres is a token gesture. People need a full range of respite services that are flexible, affordable and available for overnight respite outside the carer/caree's home. Hospitals (quite inappropriate) and nursing homes/hostels cannot be flexible enough to offer one or two nights' care.

People who live alone (self-carers) often have no significant family living nearby. Forty per cent of Orana's admissions annually are people living alone.

Approximately 50% of overnight admissions are for 'unplanned' reasons such as carer's illness, crisis, caree's

health deterioration, early hospital discharge, delayed hospital admission, terminal care. De-institutionalisation can only be successful if there are appropriate and adequate support services in local communities.

Thank you for highlighting the issue.

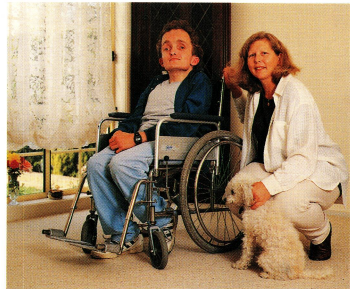
Norma Jamieson
Manager, Orana Respite
Care Centre
via Internet

Carers speak out

Congratulations on your article on carers' needs. We are a new body established by carers for carers.

For many people, the issues you raised are a rapidly growing problem — many carers believe their needs are not being addressed at all. To date various pieces of federal and state legislation focus on services. Although care is taken to protect the rights of the disabled person, there is no such protection for the carer. Also, services don't pay the bills.

I have been caring for nearly six years for my wife with acquired brain injury and



her 88-year-old mother, who has dementia. Over the past five years, the services available to us have been steadily reduced and there is no financial relief in sight. The long-term outlook is grim.

To be a carer is for many to become a prisoner or a slave to the disability. To be isolated, lonely and on duty for perhaps 24 hours a day, seven days a week, is exhausting and debilitating. Then to see that respite care can cost up to \$27 per hour — well above any hourly rate you could calculate based on any of the

government benefits for carers — is the ultimate, heartbreaking insult. Yet you are keeping a disabled person out of institutional care and saving the Federal Government some \$1000 per week — an estimated total saving of \$16 billion per year, as announced earlier this year.

Our organisation is growing. We liaise with carer groups nationwide that represent about 4000 people. An important aim is to see that carers have some say in how they receive assistance. At present there seems to be a 'take it or leave it' attitude. Many carers feel that too much money is going to the rapidly growing welfare industry and not enough to those who are actually doing this thing called caring.

Well done for the depth and content of your feature.

Neville E Maxwell
President, The Australian
Federation of Carers
Forestville, NSW

To contact the Australian Federation of Carers, write to PO Box 615, Forestville 2087, phone (02) 9450 2956 or fax (02) 9450 2987.

LETTER OF THE MONTH



We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Neville Maxwell of The Australian Federation of Carers, receives *Before and After Retirement*, or any other book of his choice from Consumer Bookshelf, pages 31 to 33.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.



Sugar: no longer a bad guy?



Sugar advocates say there's evidence that sugar in moderation makes a positive contribution to healthy eating. So how far has thinking changed?

IN BRIEF

■ Some starchy foods like rice may be a faster source of energy than table sugar. See *The glycaemic index*, right.

■ Sugar doesn't cause hyperactivity, heart disease or diabetes, but it does play a role in tooth decay. See *Sugar and health*, right.

■ If you need to lose weight, try eating less fat and being more active — and watch out for foods that are high in both fat and refined sugar. For example, replace biscuits, cakes and chocolate with fruit or yoghurt.

THIS YEAR, THE AUSTRALIAN SUGAR industry is mounting an advertising campaign telling consumers that "sugar is simply a carbohydrate and luckily there is no such thing as a bad carbohydrate".

The sugar industry and some nutritionists say new research casts a positive light on sugar: it could even mean that cutting back on sugar does more harm than good. We weighed up the latest evidence.

Knowing your carbohydrates

Refined sugars (like those found in many processed foods) and naturally occurring sugars (like fructose in fruit and lactose in milk) are both commonly called 'simple' carbohydrates. Complex carbohydrates, which include starches and fibre, occur in grains and cereal products, legumes and vegetables. Fibre is also found in fruit. Sugars and starches are broken down by our bodies to provide glucose for energy.

Until recently, many people thought that simple carbohydrates, particularly refined sugars, were quickly digested and caused a rapid rise in blood glucose levels, whereas starchy foods were believed to be more complex to break down, providing a slower, sustained release of energy. Now it appears this rule of thumb may not always hold true. See *The glycaemic index* for more on this.

Sugar and health

While sugar doesn't cause diabetes, heart disease or hyperactivity (some of the things it's been accused of in the past), it can contribute to tooth decay. You may also need to keep sugar in mind if you're trying to lose weight or are concerned about getting enough vitamins and minerals from your diet.

■ **Tooth troubles:** Tooth decay occurs when bacteria in the plaque on teeth turn sugar into acid, which attacks tooth enamel. All carbohydrates, including starches, can cause problems if eaten frequently enough and allowed to stick to teeth for long periods.

Although fluoride in our water and twice-daily brushing with a fluoride toothpaste are the most important factors in the prevention of tooth decay, dentists recommend limiting the number of snacks between meals to give teeth a chance to recover from acid attacks. So if you consume sugary drinks (including fruit juice) or lollies, do it at a meal or in one go, rather than sipping or sucking all day.

■ **Weighty matters:** The main causes of weight gain are not enough physical activity, particularly as part of our day-to-day activities, and too much energy from food. A gram of fat provides more than twice as many kilojoules as a gram of sugar, so cutting back on sugar isn't as important as reducing the fat you eat if you want to lose weight. However, that doesn't mean it's OK to eat unlimited amounts of sugar even if you have a low-fat diet. If you regularly eat more kilojoules than you need you can still gain weight, wherever they come from.

■ **Empty calories:** Refined sugar provides energy, but without other beneficial nutrients like fibre, minerals and vitamins. This can make it difficult for heavy sugar consumers, who tend to substitute sugary products for more nutritious foods, to get enough vitamins and minerals. However, cutting back on refined sugar won't automatically improve your diet if you don't pay attention to the rest of it. While studies show moderate sugar consumption doesn't appear to compromise nutrient intake, eating a piece of fruit instead of a sugary snack is probably a good idea.

The sugar-fat seesaw

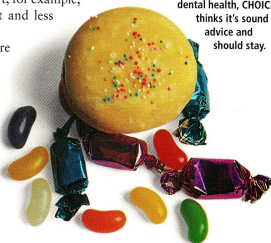
Sugar advocates suggest that advice to cut back on sugar will cause people to switch to fatty foods, which will lead to increased risk of cardiovascular disease. This 'sugar-fat seesaw' argument has emerged from studies that suggest as the percentage of energy from sugar in people's diets goes up, energy from fat goes down, and vice versa. Faced with this prospect, more sugar looks like the preferred option.

OUR VERDICT

- For most people, a moderate amount of refined sugar as part of a varied diet won't do any harm. In fact, it may make it easier to stick to a healthy diet that's lower in fat.
- Foods containing natural sugars or complex carbohydrates are preferable to those containing refined sugars, as they contribute other valuable nutrients to your diet.
- By limiting how often you consume sugary foods and drinks between meals, and by maintaining other good dental habits, you'll reduce your potential for tooth decay.

Some researchers have questioned the validity of the sugar-fat seesaw, pointing to studies that show the absolute amounts of fat and refined sugar in the diet tend to increase and decrease together. Part of this reason may be that sugar makes fat in food taste nice. If you eat a lot of products like biscuits, cakes and chocolate bars, you're getting fat and sugar at the same time. If you replace some of these foods with fresh fruit or yoghurt, for example, you'll be getting less fat and less refined sugar.

However, if eating more sugar makes a healthy lower-fat diet more palatable and easier to stick to, and you take good care of your teeth, there may be a case for relaxing your attitude to sugar. □



The Dietary Guidelines for Australians say "eat only a moderate amount of sugars and foods containing added sugars". Some people would now like to see this guideline deleted. Based on existing evidence, particularly for dental health, CHOICE thinks it's sound advice and should stay.

The glycaemic index

The glycaemic index (GI) is a scoring system (out of 100) for foods based on their ability to raise blood glucose levels. Foods that are quickly digested and provide a rapid rise in blood glucose have a higher GI score, whereas foods that are digested slowly and cause a slower rise score relatively lower.

Foods containing refined sugars don't necessarily provide the fastest increase in blood glucose levels. For example, pure refined table sugar (sucrose) has a moderate GI of about 65, whereas 'starchy' white rice rates a high GI of about 80.

The development of the GI has meant a change in dietary advice for people with diabetes, who are now encouraged to eat foods with a low GI to help control blood glucose levels. For someone with diabetes, a moderate amount of sugar, say the equivalent of two tablespoons over a day, is now generally acceptable.

Low-GI foods may also be more filling — which is helpful if you're trying to manage your appetite to lose weight — and provide lasting energy for athletes when eaten one or two hours before long sessions of physical activity. In contrast, a high GI food eaten after exercise can help restore muscle fuel levels faster.

The GI concept doesn't change general healthy eating advice — eat more nutrient-rich complex carbohydrates — but it may be worthwhile for dieters, athletes and people with diabetes to consider when choosing foods. Some food companies have advertised their foods using

the GI concept, but figures don't yet appear on food labels. We'll keep you posted.

It's hard to predict the GI of individual foods, as many factors affect the rate at which foods are digested and absorbed by the body. The GI of a particular food is influenced by both the type and quantity of sugars and starches it contains. GI tends to be lower in foods with more soluble fibre and where the natural grains are intact — in 'grainy' breads versus white bread, say.

See the scale below for an indication of the GI of some common foods.

The glycaemic index of selected individual foods

Glucose (A)	100	Honey	58
Baked potato	85	Sweet corn	55
Calrose rice	83	Potato crisps (B)	54
Jelly beans	80	Baked beans	48
Brown rice	76	Instant noodles	46
Rye bread	76	Orange juice	46
Bagel	72	Sponge cake	46
White bread	70	Kellogg's All-Bran	42
Sanitarium Weet-Bix	69	Spaghetti	41
Wholemeal bread	69	Apple juice	40
Sucrose (table sugar)	65	Flavoured yoghurt, low-fat	33
Raisins	64	Skim milk	32
Uncle Tobys Vita Bites	61	Lentils	29
Basmati rice	58		

(A) Pure glucose produces the greatest rise in blood glucose levels and is used as the reference food.
(B) This food also contains a considerable amount of fat.

It's taken for granted that a vigilant watchdog is on guard against dangerous products — but Australia's framework for product safety is less co-ordinated, informed and proactive than most of us would like to think.

Safe assumption?

IN BRIEF

- There's no co-ordinated, central data collection in Australia to identify risks and trends in product safety. This means action is nearly always reactive, not preventive; sometimes it even takes a death to trigger action.
- Some experts think Australian manufacturers don't make the immediate, reflexive association between product design or manufacture and product safety. It's not in their culture; though it would be cheaper for them than costly safety recalls.
- Despite changes to the Trade Practices Act aimed at making it easier for consumers to sue manufacturers for compensation for damages or injury caused by an unsafe product, there has been no significant increase in consumers bringing cases. The potential legal costs are simply too daunting.

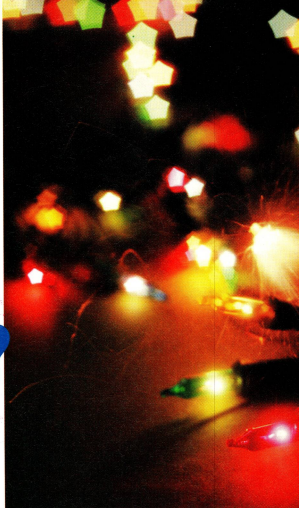
REST ASSURED. IF IT'S FOR SALE IT must be safe. That's an assumption shared by many consumers — that a regulatory sentry is standing watch to ensure that products on the market are safe. Once a risk is detected the hazard is swiftly removed and safeguards are put in place to prevent similar problems from emerging again. That's the ideal; but what's the reality?

A fragmented patchwork of over a dozen regulatory authorities keeps watch over product safety in Australia. This article examines how the system identifies, eliminates and prevents hazards — and where it falls short of providing the level of protection and prevention consumers take for granted.

Cost to society

Unsafe products impose significant human and economic costs. A 1996 report by the Australian National Audit Office (ANAO) estimated the government spends somewhere between \$194 million and \$238 million each year on direct treatment of injuries caused by consumer products. National statistics on product-related injuries and deaths are no longer gathered (in itself a serious breach of public safety — see *After the fact*, right), but a study commissioned by the ANAO found a total of 4630 deaths related to consumer products in 1991–92 (though not all these deaths would be attributable to defective or dangerous products).

The enormity of the problem — rarely seen collectively as one massive toll, but rather as a scattering of random and unrelated incidents — is often overlooked. When you tally up the figures, the scale is alarming.



What's even more distressing is the fact that some of these costs — both human and economic — could have been avoided were it not for the shortcomings of a system that doesn't do a good enough job identifying, eliminating and preventing such hazards. In Australia, product safety is not given the priority or resources it deserves.

Risk identification

Preventive steps

A product can be hazardous due to a manufacturing defect, inappropriate or inadequate design, or insufficient instructions and warnings. It's the responsibility of the Federal and state governments — and should be the cornerstone of Australia's product safety regime — to identify products that pose an unacceptable level of risk.

Given the number of products on the market, a pre-emptive strategy can't be expected to pinpoint and eliminate risks entirely. Still, governments can take proactive steps.

For instance, each year the NSW Department of Fair Trading surveys products just before Christmas and Easter. Last year's survey revealed a brand of Christmas lights that posed "the real danger of an electric shock hazard". The product was subse-



quently recalled, but only after it had been on the market — in major retailers — for three years.

Other products are controlled by much more formal oversight. For example, there are 60 types of electrical equipment — such as toasters, irons, fans, heaters — that are listed as 'declared items'. These can't be sold unless they've demonstrated compliance with safety standards, been issued a Certificate of Approval and been tagged with an approval mark. However, this regimen didn't prevent the Christmas lights from reaching the market.

After the fact

"We tend to find the unsafe products, but we tend to find them after the fact — knowing when we have a problem before someone is injured is one of our problems." — Ian Scott, Kidsafe

While there are some mechanisms in place to detect unsafe products before an accident occurs, some hazards are only recognised after someone has been injured or killed. In this sense, product-related injury data is perhaps the most valuable asset in risk identification — it can be used as evidence to confirm the existence of a threat to public safety, thus allowing the government to target its resources on priority problems. This information is also vital in justifying safety regulations and standards.

However, the 1996 ANAO report criticised the government for not making the best use of this kind of evidence. It also recommended greater co-operation and collaboration between federal regulators.

And a year later, in August 1997, the then Minister for Customs and Consumer Affairs, Christopher Ellison, still had to declare that, "Currently, the ability to provide timely, detailed and adequate advice about products in consumer injury is severely hampered by the lack of detailed, centralised, statistically valid data on most categories of consumer injuries."

Australia no longer has a national system for col-

CHOICE THINKS:

Australia's national product safety system is neither as proactive nor as watchful as it should be, and we recommend the following measures be adopted as soon as possible:

- A national injury surveillance system to pinpoint risks as early as possible and allow safety watchdogs to strategically target resources, regulations and standards where they're needed most.
- A national requirement for manufacturers, suppliers and importers to report any goods they have reason to suspect might pose an unreasonable risk of injury or death.
- A law making it illegal to supply unsafe goods — it sounds like common sense, but Australia doesn't have one (other countries do). It'd be one more weapon against unsafe products.

lecting and aggregating product-related injury data. According to health and product safety experts consulted by CHOICE, this represents a serious gap in Australia's ability to identify hazardous products.

Until 1994 there was a national Injury Surveillance Information System (ISIS). Since then a few states have continued with their own injury surveillance systems, most notably Victoria, Queensland and South Australia.

However, the state systems are separate — injury data is not automatically pooled for national analysis.

The lack of a single national surveillance system makes it more difficult to pinpoint dangerous products. Product safety regulators have little or no information on the correlations between injuries and no trend data.

That's not to say these state systems aren't effective. The Victorian Injury Surveillance System (VISS) collects over 300,000 injury reports a year, and provides analysis for product safety regulators and

Casting a wider net

Some safety experts advocate the introduction of a reporting system similar to the mandate that's in place in the US. There, manufacturers, importers, distributors and retailers are required to report to a central authority when they obtain information "which reasonably supports the conclusion" that a product fails to meet a voluntary standard or creates an unreasonable risk of injury or death.

It's a vague order, but it's backed up with the threat of financial penalties — up to US\$1.25m. The aim is to cast a very wide net to collect as many product safety reports as possible. If a trend wasn't picked up by injury surveillance or through consumer complaints made to regulators, this mandate would act as one more detection device — one more source of data on unsafe products.

CHOICE has proposed a similar reporting requirement, but no federal government has ever taken up the recommendation.



Recalls and bans

Information about product recalls and bans often appears in newspapers — major ones occasionally make the evening news.

You can also find a list of recalls and bans in every issue of **CHOICE** (page 48) and on our website as well:

www.choice.com.au

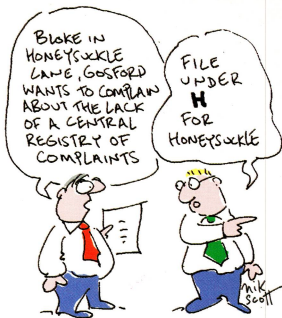
health authorities throughout Australia. As a result of collecting and analysing this data, VISS helped bring about the mandatory standard for child-resistant cigarette lighters.

Reporting requirements

Injury surveillance is one way safety regulators can be alerted to a hazardous product, but the alarm can also be raised by consumer complaints made directly to, for example, a state consumer affairs or fair trading department. It can investigate the matter and, when it thinks it's appropriate, notify other states of the possible risk.

A major concern of product safety experts is that this system is too fragmented and unco-ordinated to make the necessary correlations in identifying risks. There's no guarantee that a product-related injury complaint lodged in Queensland will be cross-referenced with a similar complaint made by a consumer in any other state.

Similarly, a complaint about, say, a faulty child-



resistant lid on a bottle of medicine might be taken by a consumer to their state consumer affairs department. But other complaints about the product could just as easily end up with the federal Consumer Affairs Division (now part of the Department of Industry, Science and Tourism), the Therapeutic Goods Administration, a local hospital or the manu-

Why isn't the product liability law effective?

In 1992 the Trade Practices Act was amended to make it easier for consumers to gain compensation for damage, death, loss or injury sustained as a result of an unsafe product. The key element of the change — referred to as Part VA — is that the consumer doesn't have to prove that the manufacturer was negligent, only that "it was more likely than not" that the product was defective, and that the defect caused the loss or injury.

To define 'defective', the law assesses each case in terms of the level of safety the community would expect from that particular product.

Additionally, such determinations might take into account how the product was marketed and packaged; the uses to which the manufacturer might reasonably expect the product to be put; the instructions and warnings that came with the product.

But there are conditions. The revised law applies to products supplied after July 9, 1992. Action must be taken within three years of the time you become aware of the damage or loss. That action, in turn, must happen within 10 years of the supply of the product by the manufacturer.

While this change was expected to produce a veritable stampede of litigation, evidence to date suggests that it's been relatively inconsequential in this respect. But *Business Review Weekly*, in September 1997, reported that, "Although few claims have been made under Part VA, lawyers expect more in the future."

It costs too much

Some have speculated that consumers — despite the widened scope for legal redress — remain discouraged by the costs associated with pursuing these product liability claims. The costs indemnity rule, which stipulates

that the loser pays part or all of the other side's legal costs, remains the most daunting disincentive.

The situation is partly mitigated by the Australian Competition and Consumer Commission, which has a role to provide representation when a consumer doesn't have the resources to pursue action on their own — but the ACCC will only step in under certain circumstances.

Several months ago it scored a victory in its first such case. The ACCC represented a consumer who had been burned after pouring caustic soda down a bathroom drain. The Federal Court in Sydney awarded the consumer "substantial monetary damages" — the exact amount was not revealed — after it determined that the manufacturer had not placed adequate warnings on the product.

It was hoped that the change to the product liability law would act as an enhanced deterrent to keep unsafe products off the shelves, but it's difficult to judge whether it's actually done so. However, one safety regulator did draw a correlation between the introduction of the Part VA provisions and the rising number of recalls issued each year. Some people believe manufacturers — facing greater risk of product liability — are much more anxious to see any potential risks removed from the market as soon as possible.

While this may be an encouraging development, we'd prefer to see a system in place that's not simply reacting to risks by issuing recalls. We'd like to see one that's taking all the necessary steps in the design and manufacturing stages to ensure that the risks aren't there to begin with. What the rising number of recalls shows is that manufacturers still have not embraced such preventative steps.

facturer, and the connection between the cases might never be made. This lack of cohesion means that trends can go unnoticed.

One way to improve on this fractured system would be to place a greater burden of responsibility on manufacturers and suppliers. For more on this, see *Casting a wider net*, page 11.

Recalls and bans

For a number of reasons, most manufacturers find it in their interest to voluntarily recall an unsafe product. In other instances, a warning is more appropriate — say, when a product in itself is safe, but consumers are not taking enough care in assembling or using it properly.

There have been cases where a manufacturer refuses to heed the advice of safety regulators. Under these circumstances, some regulators have the authority to enforce a mandatory ban, but this doesn't happen very often. A year ago the Federal Minister for Small Business and Consumer Affairs pointed out that, "These powers rarely need to be used, as over the last 10 years all but five of more than 2500 recalls ordered have been voluntary recalls."

Sometimes the threat of a ban is enough to compel sufficient action on the part of the manufacturer. Last year the NSW Department of Fair Trading received reports of a faulty swimming aid intended for children. The department had been alerted by a consumer whose four-year-old daughter sank to the bottom of their pool after the strap that holds the buckle parted. The child was rescued, unharmed, by her mother.

When the supplier refused to undertake a voluntary recall of the product, the department enforced a three-month interim ban. During the subsequent investigation into the product, the manufacturer agreed to fix the problem with the strap, and issued a nationwide recall.

But not every story has a satisfactory ending. Product safety legislation permits the federal Consumer Affairs Division to enforce mandatory bans only when a direct causal link between product and injury can be made. To understand the consequences of this condition, see *Babywalkers*, right.

Prevention and deterrence

Eliminating hazards once they've been identified is obviously an important part of product safety. But in addition to reacting to dangers after they become apparent, an effective safety system should also function proactively to prevent as many of these dangers as possible from ever developing.

Babywalkers

From data assembled in 1995, the Victorian Injury Surveillance System (VISS) estimated that each year in Victoria there is a risk that one in 192 babywalkers will cause a significant injury — serious enough to result in a hospital visit — to a child under the age of one.

A more recent report published by the Monash University Accident Research Centre explained that babywalkers enable mobility at an age when a baby is not developmentally ready for it. However, this developmental aspect isn't the only problem with them: the access they give to stairs, hot surfaces and poisonous substances makes these common hazards associated with babywalker injuries. The study noted that more than two-thirds of babywalker injuries were the result of falls; 19% occurred when the baby gained access to hot appliances or poisons.

In light of the injury data gathered by VISS, in 1995 the Federal Minister for Consumer Affairs wrote to 350 retailers asking them to voluntarily withdraw babywalkers from sale. But if the evidence was compelling enough for the minister to issue this appeal, why couldn't more forceful action be taken?

A mandatory ban was not possible, most likely because the babywalkers weren't directly responsible for the injuries — while the product enabled babies to put themselves in peril it didn't actually inflict the injury. The causal link was indirect.

In 1997 VISS followed up on the minister's intervention. Results of its survey indicated that 78% of the specialist retailers and 38% of the major department stores it contacted still had babywalkers in stock. Publishing the results of its survey last March, VISS concluded that, "Clearly the use of voluntary measures has failed to reduce the babywalker injury problem."



Babywalkers can put babies in hazardous situations — near stairs or hot surfaces, for example — but because they don't directly cause the injuries, there's no legal avenue to ban them.

The ANAO report was critical of what it perceived to be a lack of such a strategy. It stated, "The Federal Bureau of Consumer Affairs has not adopted a strategic approach to identifying and analysing consumer product safety risks. The Bureau has acknowledged that its role 'has tended to be one of reacting to injuries rather than preventing them'."

One way to proactively curtail product hazards is to encourage or induce manufacturers to design

Reporting a dangerous product

If you come across a product you believe poses a hazard, report the problem to your state fair trading or consumer affairs department immediately. Or you can report it to the federal Consumer Affairs Division. In either case, the regulator should investigate the problem. If you feel your concerns haven't been sufficiently addressed, let us know about it.

Even if you think the hazard is only minor — and it doesn't have to result in a trip to the hospital (or any injury at all) to be considered significant — make certain it's brought to the attention of safety regulators.

It's also very important to inform the manufacturer or supplier. The information you provide could prove instrumental in establishing conclusive evidence of a dangerous risk, and in getting the product modified or recalled.

products that are safe. If manufacturers are more conscious of safety issues and potential hazards, they'll be less likely to turn out dangerous products.

Some safety regulators — like the Therapeutic Goods Administration and the Federal Office of Road Safety — require quality assurance programs to ensure that manufacturers comply with certain standards.

Another way to instil a product safety mindset at the design and manufacturing stages is through deterrence. The threat of product liability actions — invigorated by legislative changes in 1992 — is seen as a compelling factor for manufacturers to make certain that potential hazards are identified and amended before a product goes on sale. However, there's some debate about how useful the 1992 changes have been in terms of improving the opportunity for consumers to take liability action against manufacturers, suppliers or importers. For more on this, see *Why isn't the product liability law effective*, page 12.

Standards

When they're properly enforced, standards are probably the most effective way to ensure that products are manufactured with regard for safety. Currently there are 22 mandatory standards under the Trade Practices Act (TPA). The enforcement of these standards falls on the shoulders of the Australian Competition and Consumer Commission (ACCC). But under the provisions of the TPA the ACCC can only take action against corporations.

This means that small-time operators and importers — arguably the ones we should worry most about — fall outside its jurisdiction. In order to establish a legal connection between the standards and non-corporations, the states and territories must adopt each mandatory standard as part of their own legislation. Unfortunately, this hasn't been done in a uniform manner, though we were told that a plan is under way to co-ordinate the standards nationally.

Computer monitors

In a 10-year period there were over 750 fires involving televisions in Australia. It wasn't until 1997 that they were made declared goods, which means that every model type has to be tested and approved before going on sale.

At about the same time, the Victorian Coroner's office began an investigation into a fire that claimed the lives of a mother and her two children. The Coroner's inquest is ongoing, but it's been presented with evidence that a computer monitor caused the fire. The model has since been voluntarily recalled.

In light of this tragedy, as well as other incidents involving the same brand, CHOICE appealed to the electrical safety regulators to place computer monitors on the list of declared, or prescribed, goods. In response, the Chief Electrical Inspector of Victoria wrote: "Notwithstanding the current Coroner's inquest and incidents involving a particular make of computer monitor in South Australia, to date this office has not received significant reports of fires involving computer monitors or other continually energised electronic equipment."

He also reassured us that, "Although at this stage computer monitors and other mains-powered electronic equipment are not prescribed and therefore may be sold without prior approval, it is the responsibility of the manufacturer, importer or vendor to ensure such equipment is safe." This theoretical obligation did little to prevent those 750-odd TV fires, before TVs were made declared goods.

Rather than wait for further incidents in order to build a stronger evidential case, CHOICE would prefer regulators to take the proactive step of making computer monitors declared goods now. In our view, the risk is real enough to justify such action.

Unfortunately, the regulators disagree.

Your monitor may be electrically safe and made from flame-retardant materials — but you've no way of knowing this because they don't have to be approved for sale. So don't leave it on standby — turn it off when you're not using it, to avoid the risk of fire caused by an electrical fault.



Another problem with standards relates back to the shortcomings associated with risk identification and injury reporting. Because compulsory standards represent a burden — on the government to enforce and on industry to comply — a great deal of justification is required to demonstrate a need for the rule.

It's a delicate balance: superfluous standards could create an inappropriate and unnecessary obligation for government and industry; insufficient standards will increase the risk of unsafe products reaching the market. This is precisely why it's so vital that as much evidence as possible is gathered and analysed — injury surveillance reports, complaints from consumers, assessments by regulators. Taken as a whole, the aggregate of information should yield an unambiguous picture of whether a mandatory standard is required.

But because of the lack of such information — and the haphazard, fragmented manner in which it's collected — the most accurate picture is not always available. One safety regulator told us that the absence of injury data sometimes makes it extremely difficult to assemble a justification for a standard (see *Computer monitors*, left).

In these instances CHOICE favours the most precautionary approach. For example, during the furniture flammability debate in 1990, the furniture industry argued that there wasn't enough statistical evidence to justify a mandatory standard. From the limited data available at the time, industry stated that, "The incidence of fires caused by furniture is extremely small. The cost of mandatory regulation needs to be considered against this background." Due to a lack of definitive evidence, mandatory standards were never put in place.

CHOICE disagreed with the industry's stance, preferring instead to err on the side of caution — we favoured mandatory flammability standards for upholstered domestic furniture.

Unfortunately we lost the argument and there is no mandatory standard. We've advocated similar approaches on other matters, for example with computer monitors (see left).

Do the right thing

While mandatory standards and deterrents like product liability laws act to corral and coax manufacturers into making safer products, it's also true that many manufacturers, as a priority, want to make their products as safe as possible.

It may be for self-serving reasons — safety can be an invaluable marketing tool (for instance, in the car industry), or the manufacturer might want to keep its brand name and reputation unblemished for commercial reasons. It could also be for the

simple fact that the manufacturer wants to do the right thing.

But some of the safety experts we consulted think that — almost in a cultural sense — some Australian manufacturers don't make the immediate, reflexive association between product design/manufacture and product safety.

"In terms of our environment, manufacturers only concern themselves with product safety because they have to — it's reactive, not proactive," said Jerry Moller, an injury prevention and research consultant. "It's not innovative. When they're putting out a new product they don't consult data to learn what kinds of injuries are associated with that type of product. They don't have that way of thinking. Getting design right is cheaper than recalls and redesign but that approach is not in the culture."

Ian Scott from Kidsafe echoed these sentiments, and pointed out that part of the problem is that there's no easy and accessible mechanism in place to assist manufacturers when they want to do the right thing. He commented on how difficult it is for manufacturers to dig up useful injury data. A safety expert from South Australia said the same. "If you're going to manufacture or import an item and you want to make sure you get it right — avoid all the risks and look at historical evidence or past problems — are you going to know where to call?" Probably not.

Scott, Moller and others emphasised the need for more information — an accessible one-stop clearing house to assist both manufacturers and product safety experts.

It all goes back to risk identification. It's where the system really falls short. It's a deficiency almost everyone we spoke to has acknowledged, and it's putting the public at risk. Dangerous trends go unnoticed until an undeniable amount of evidence has accumulated — enough evidence to precipitate some sort of action. Sometimes it takes a death. Sometimes several deaths.

But that's not preventive, it's reactive. The trick is detecting that trend as early as possible. □





Financial advice: who do you choose?

So you need
some financial
advice — but
how do you tell
the money
professionals
apart?



IN BRIEF

■ Specialists like stockbrokers and tax agents are useful for help in well-defined financial areas, while you'd visit a financial planner or an accountant for more general advice on your personal finances.

YOU WANT TO BE WELL-INFORMED before you make a financial decision — but do you know who to visit for your particular needs? Before you choose a financial professional you'll want to be aware of how much it's going to cost, whether there's a safety net in place if something goes wrong, and what you should know about the practitioner's qualifications.

Whether it's putting your tax accounts together in July every year or spreading your wings in the sharemarket, there's someone who can help you — see the contact list on page 18 for where to start looking.

Financial planners

■ **Coverage:** A financial planner is probably the most comprehensive financial adviser you can see — able to advise on budgeting, tax, superannuation, insurance and

investments. A good planner can help you develop a personal financial strategy and understand how much risk you're prepared to take when investing, and recommend specific investments. A good time to visit one might be, for example, when you've paid off the family home and are deciding what to do next with your money.

CHOICE is currently preparing a special report on the results of its recent trial of financial planners.

■ **Qualifications:** Financial planners must either hold a securities licence from the Australian Securities and Investment Commission (ASIC) or be granted a 'proper authority' by a licensed securities dealer (usually a company). Appropriate tertiary qualifications, such as a business or finance degree, and at least two years' employment in the securities industry are also required.

■ **Regulated by:** ASIC. Many financial planners also belong to an industry body — the Financial Planning Association (FPA), which has professional standards with which members must comply.

■ **Consumer protection:** The Financial Services Complaints Resolution Scheme (FSCRS) was set up by the FPA in 1995, and was initially a service for clients of FPA members only. Now, however, all



investment advisers are required, as a condition for holding a licence, to be a member of a dispute resolution scheme — whether or not they belong to the FPA.

■ **Expect to pay:** Financial planners can be paid by commissions for selling you certain investment products, by fee-for-service (you pay them directly) or a mix of both. With a planner who charges a direct fee rather than making their money by commissions, you can be more secure that the advice you get is in your best interest, rather than the planner's.

It's difficult to give an 'average' price for a financial plan, as it depends on how the planner charges and how big your investment portfolio is. Direct fees can range from zero to more than \$650. But, as a rough guide, you could expect to pay around \$260 for a fairly simple plan.

Accountants

■ **Coverage:** Accountants have traditionally been the people to go to for tax purposes, but their role has broadened to encompass general financial advice, from estate planning through to broad investment strategies. The main difference between visiting an accountant and a financial planner is that accountants aren't normally licensed to give product-specific investment advice. For this, they need to hold a 'proper authority', like financial planners.

■ **Qualifications:** Check whether the accountant is a member of an industry association, such as the Institute of Chartered Accountants or the Australian Society of Certified Practising Accountants. Both have minimum standards an accountant has to meet before being registered by them. Post-registration, they must continue to meet ethical standards, have professional indemnity insurance and undergo ongoing education.

■ **Regulated by:** Accountants are self-regulated, which means there is no specific government agency that supervises them. However, they must be registered on government boards for tax, auditing and insolvency if they want to advise on these areas.

■ **Consumer protection:** You can make a complaint about the service/advice you receive from an accountant to the industry association they belong to. If

they also hold a 'proper authority' to recommend investment products, they are subject to the same complaint resolution procedures as financial planners.

■ **Expect to pay:** There's a big difference in fees between a large international accounting firm and a suburban practice. For a principal accountant in a three-to-five-partner practice, expect to pay about \$120–\$150 an hour.

Tax agents

■ **Coverage:** Tax is often one of the most difficult areas of personal finance, so seeing someone purely for tax purposes makes sense, especially if you don't need help in other areas.

Tax agents can prepare end-of-year tax returns for small investors, as well as small business and trust returns. They can also assist with Tax Office problems, such as audit queries, and the tax consequences of investment issues such as negative gearing.

■ **Qualifications:** Tax agents have to be registered by the Tax Agents Board. To be eligible, they need to complete a relevant university degree or TAFE course and have practical tax-related experience.

■ **Regulated by:** The Australian Taxation Office.

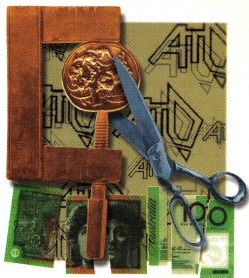
■ **Consumer protection:** You're legally responsible for your tax affairs, even if you obtain assistance. But if you believe a registered tax agent has advised you negligently, and because of that advice the Tax Office has fined you, you can sue the agent for the amount of the fine.

■ **Expect to pay:** Starting at around \$50–\$60 for the preparation of a straightforward tax return, fees rise depending on the complexity of your tax affairs — up to \$300 an hour for highly specialised advice. Expect to pay around \$80 for an average consultation. These fees are tax-deductible.

Stockbroker

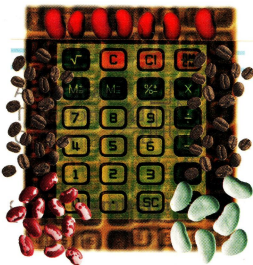
■ **Coverage:** Not all stockbroking firms offer the same services. Some have research departments that provide information on specific companies and industries. Others only buy and sell shares on your behalf, without providing advice or other services.

Advice can be on shares, debentures, government bonds and listed trusts, or may include personalised



TIP

Some financial planners work on a commission basis and may recommend particular managed funds for which they receive a fee from the fund manager. While they are legally required to inform you in writing how they are paid, be aware that this arrangement may affect which funds they recommend.





FINANCIAL ADVICE

TIPS . . .

Some general tips for visiting any financial adviser:

- **Get written documentation of what the adviser will do for you.**
- **Establish what the cost will be (in writing) to prevent misunderstandings later.**
- **Ask whether the adviser is a member of an industry body and whether there is any consumer protection or complaints scheme.**
- **To save time, take relevant documents with you to your first meeting (tax and super statements, valuations, bank account details, etc).**
- **Ask the adviser to explain any jargon.**

investment plans with ongoing monitoring of your portfolio.

■ **Qualifications:** Stockbrokers need to have a tertiary qualifications in business or finance, be employed for at least two years in the financial services industry and have references to show they are of good character.

■ **Regulated by:** They must pass an exam to be eligible to join the Australian Stock Exchange (ASX), which operates as a self-regulatory, non-profit organisation. The conduct of both stockbrokers and listed companies is also subject to regulation by ASIC.

■ **Consumer protection:** The ASX has established a National Guarantee Fund, which provides investors with added protection if a stockbroking firm loses their money. People who believe they have lost money dealing in shares through the actions of a broker can claim for compensation.

The ASX also recently joined the Financial Services Complaints Resolution Scheme, so clients of brokers have the same access to complaint procedures as clients of financial advisers.



■ **Expect to pay:** Stockbrokers' advice is generally provided free, and brokerage fees are charged for any buying and selling on your behalf. Of course, the level of fees you pay will be determined by the service you receive. Brokerage may be charged as a percentage or a flat

fee, and usually ranges from 0.8% to 2% of the transaction's value (some brokers also have a minimum transaction fee).

Real estate agents

■ **Coverage:** Seventy per cent of households will buy their own home sooner or later, so most Australians will inevitably come into contact with a real estate agent.

Agents can advise on any kind of property investment, from commercial to industrial as well as residential.

■ **Qualifications:** To hold a licence, an agent needs to have a recognised certificate from TAFE; the standard varies from state to state.

Each state/territory has a Real Estate Institute (REI) to which agents can belong. These institutes in turn are members of the Real Estate Institute of Australia (REIA), which represents about 70% of the industry.

■ **Regulated by:** There is no single, national licensing arrangement for agents; different states have varying regulations.

■ **Consumer protection:** There are minimum standards for agents and a complaints resolution scheme for unhappy consumers. Contact the REI in your state or territory.

■ **Expect to pay:** Agents generally charge a commission on a sale. The average range for commissions is between 0.75% and 1.5%. □



Where do you start?

If you've never been to any financial adviser, where do you begin?

Asking family, friends or work colleagues if they know of a trusted adviser is a good start. You can also contact the relevant industry association in your state or territory. It can tell you the names of advisers who are members of its association in your area. While this doesn't guarantee you'll get the best advice, at least you'll know the adviser is qualified.

Below we've listed a number of ways to get in contact with the types of advisers mentioned in this article.

■ **Financial Planning Association**

1800 33 7301.

Find your nearest financial planner via <http://www.fpa.asn.au/search/main.htm>

■ **Australian Society of Certified Practising Accountants**

Contact ASCPA in your state or territory via the White Pages.

<http://www.cpaonline.com.au>

■ **Institute of Chartered Accountants**

Contact ICA in your state or territory via the White Pages.

<http://www.icaa.org.au>

■ **National Tax and Accountants' Association**

(03) 9866 3733.

■ **Australian Stock Exchange**

1300 300 279.

<http://www.asx.com.au>

■ **Real Estate Institutes**

Contact your local state or territory institute via the White Pages to ask whether your local agent is a member. The Real Estate Institute of Australia's website (<http://www.reia.asn.au>) also has contact information on state institutes.

Sealed with a kiss?

If you don't want to kiss and tell after an evening out, you might consider a 'long-lasting' lipstick. Unfortunately you're still likely to leave your mark.

LOOKING FOR A LIPSTICK THAT WILL stay on your lips and not smudge off onto cups, glasses, your teeth or, indeed, someone else? Trialists put to the test 15 lipsticks that made some kind of 'long-wearing' or 'long-lasting' claim, to see if there is such an ideal product. The brands in the trial are readily available throughout Australia and cover a broad price range: from as little as \$9 up to \$40.

The trialists made it clear that an important factor in a good lipstick is not simply how long it lasts but

Lipsticks on trial

The 15 lipsticks were trialled by 20 women who are regular lipstick wearers. Each day for a period of 10 days they applied a different lipstick at 10 in the morning and then assessed it every two hours for the next six hours.

We asked them to assess the lipsticks for ease of application, durability and feel. We also tested each lipstick to establish whether it could be removed easily from clothing in the wash; and to see if they could withstand high temperatures without melting.

Every two hours the trialists rated the lipstick according to how it looked — a measure of how durable it was. They were given the choice of reapplying the lipstick after each assessment, and whether or not they needed to do this was factored into the scoring.

All brand references on the lipsticks were covered for the trial to avoid influencing the trialists' assessment. The lipsticks were all of a similar colour, and trialists were asked not to consider colour when assessing them.



whether it fades evenly after being worn for a long time. If it faded evenly and still looked good, the length of time it lasted wasn't so crucial.

How the lipstick felt on their lips was also very important to trialists. AUSTRALIS Stay Put, CLINIQUE Long Last, ESTEE LAUDER Indelible, MAX FACTOR Ultra Lasting Colour, REVLON Colorstay Lipcolor and SHISEIDO Staying Power were all rated highly for feel. While MAYBELLINE Great Wear Budge-Proof Lipcolor outdid the rest for durability, its feel didn't rate as highly with the trialists, which is why it didn't make it into the *What to buy* list.

If you're looking for a lippy that'll withstand a three-course meal — or even just a sandwich — you probably won't have much luck. Our trialists found that even the lipsticks that rated well for durability over time were disappointing when it came to surviving food and drink.

Continued overleaf

IN BRIEF

- 'Long-lasting' lipsticks don't always live up to their claim — and when they do they may not feel good on your lips.
- You don't have to pay top dollar to get a good lipstick. Two of three top-rating lipsticks cost less than \$20, while Australis proves you can get reasonable quality for under \$10. What's more, the most expensive lipstick in the trial, Christian Dior Diorific (\$40), was among the least liked.

WHAT TO BUY

MAX FACTOR Ultra Lasting Colour	\$17
REVLON Colorstay Lipcolor	\$18
ESTEE LAUDER Indelible	\$30

While the overall scores for the top 10 lipsticks were close, these three lasted just a bit better than the others that felt good to wear, and clearly topped the long-lasting MAYBELLINE for feel.

■ BEST BUY

AUSTRALIS Stay Put



\$9

Trialists liked the feel of this lipstick as much as the three in the *What to buy* list, and its durability was reasonable: a bargain.

LONG-LASTING LIPSTICKS

1 MAX FACTOR Ultra Lasting Colour

\$17

"Even though some came off when eating, it still appeared as though I had completely covered lips."
 "Even when it started to fade around 1 pm, it still looked all right. It didn't go blotchy."
 "The lipstick kept my lips smooth and moist."
 "A very nice 'feel', but not truly long-lasting."

2 REVLON Colorstay Lipcolor

\$18

"I liked this lipstick ... stayed on the lips most of the time."
 "It was light to wear and comfortable. I also found it quite nourishing and softening."
 "The only time the lipstick really came off was after eating."
 "The lipstick looks very oily and it goes on slick. But once on your lips, it's dry and light."

3 ESTEE LAUDER Indelible

\$30

"A light, soft, creamy lipstick. Faded slowly and evenly."
 "Pretty good lipply — feels light, not too dry."
 "Fantastic — not too sticky or dry — best I've tried so far."
 "Best lipstick so far — it applied like melted butter and set like concrete."

4 AUSTRALIS StayPut

BEST BUY \$9

"After lunch it had faded but was not blotchy — it was even in colour."
 "Very light, not dry."
 "Really like the fact that it doesn't wear away in sections or become patchy. Definitely a keeper."
 "Faded evenly, albeit quickly. Creamy and soft. I really liked the feel of this one."

5 CLINIQUE Long Last

\$26

"It feels very creamy, but it can be a bit strange when the centre wears away but the edges are still creamy."
 "I liked the fact that it kept my lips moist, even though a lot of it disappeared with my lunch and on my coffee cup."

6 MAYBELLINE Great Wear Budge-Proof Lipcolor

\$11

"This was incredibly durable — even after wearing it for six hours and not retouching (admittedly I only had an apple in that time)."
 "A little tight and uncomfortable."

7 ALMAY Amazing Lasting Lipcolor

\$15

"It pretty much stayed on all day, despite eating and drinking."
 "My lips felt very dry, like you have been in the wind all day."

11 YARDLEY Stay Fast

\$16

"After eating, the lipstick looked blotchy on my lips."
 "The lips felt a bit sticky, there was a lack of smoothness, so I was always conscious that there was something on my lips."



8 SHISEIDO Staying Power

\$29

"Overall it was very good, easy to apply and smooth in texture."
 "It was comfortable to wear but did tend to come off while eating."

9 COVER GIRL Marathon Lipcolor

\$12

"It felt dry on my lips, not moist; yet it smudged onto everything that touched my mouth."
 "It's comfortable to wear — creamy, not greasy — and light, but a fair amount of colour came off on objects, cups, food, hands."

10 POPPY Original Range

\$22

"Staying power was quite good."
 "Difficult to apply. I didn't like the texture."

12 CHRISTIAN DIOR Diorific

\$40

"Didn't last very long and appeared uneven on my lips after an hour."

13 PRESTIGE Wear Ever

\$15

"A very smooth texture and easy to apply."
 "I liked the feel, but it wasn't durable enough."

14 BODY SHOP Lip Ink

\$12

"The lipstick was very patchy. I'd rather it all came off than leave my lips mottled."
 "It cracks and enhances the irregularities of the lips, with most of the colour sinking into the creases."

15 RIMMEL 1000 Kisses

\$10

"[It] started to cake and fade unevenly after two hours."
 "It dried my lips and when I reapplied it looked uneven and blotchy."

LONG-LASTING LIPSTICKS

Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$)*	1	2	3	4	5
				Washability	Temperature stability	Durability score (%)	Feel score (%)	Overall score (%)
MAX FACTOR Ultra Lasting Colour	Proctor & Gamble	Australia	17	★★	★★	67	78	73
REVLON Colorstay Lipcolor	Revlon	US	18	★★	★★★	67	78	73
ESTÉE LAUDER Indelible	Estée Lauder	Belgium	30	★	★★★★	66	78	72
AUSTRALIS StayPut	Creative Brands	Taiwan	9	★★★	★★☆	63	78	71
CLINIQUE Long Last	Estée Lauder	Australia	26	★	★★	63	78	71
MAYBELLINE Great Wear Budge-Proof Lipcolor	Marigny/Lorial	US	11	★	★★★★	71	71	71
ALMAY Amazing Lasting Lipcolor	Revlon	US	15	★★★★	★★★★	66	74	70
SHISEIDO Staying Power	Shiseido	Japan	29	★	★★★★	62	77	70
COVER GIRL Marathon Lipcolor	Proctor & Gamble	US	12	★★★★	★★★	63	74	69
POPPY Original Range	Poppy Industries	Australia	22	★★★	★★★	65	71	68
YARDLEY Stay Fast	Yardley	Germany	16	★★★★	★★☆	55	69	62
CHRISTIAN DIOR Diorific	Christian Dior	France	40	★★★	★★	54	65	60
PRESTIGE Wear Ever	Prestique	US	15	★	★★★★	41	73	57
BODY SHOP Lip Ink	The Body Shop	Switzerland	12	★★★★★	★★★★★ (B)	39	54	47
RIMMEL 1000 Kisses (A)	Rimmel (A)	Germany	10	★★	★★★	43	50	47

* Prices shown are a good target to aim for when shopping around, based on price checks in July 1998.

(A) Rimmel is available nationally through Price Attack and Priceline stores.

(B) The Body Shop Lip Ink is like a felt-tip pen; we expected no change at high temperatures, and there was none.

1 Washability test

Lipstick was gently applied to a swatch of cloth and allowed to stand for an hour before being washed using a normal warm-wash, cold-rinse program. For the lipsticks that didn't come out in the first wash, the test was repeated using a stain remover before washing the swatch. The more stars, the easier it was to remove the lipstick.

2 Temperature stability test

See *Can they take the heat?*, below, for an explanation of a lipstick's 'droop point'. To test this, the lipsticks were placed in a special oven and the temperature gradually increased over a period of time. At regular intervals, they were examined to see if their droop point had been reached. Lipsticks were also penalised for sweating oil or changing consistency at certain temperatures from 30°C to 60°C. The more stars, the higher the temperature the lipstick could withstand. A clear star indicates half a star.

3 Durability score

The durability score reflects the trialists' assessment of lipstick durability over a six-hour period. They recorded when a lipstick was reapplied, and the final scores were adjusted depending on how many times it had to be reapplied by all trialists during this time.

4 Feel score

Trialists assessed and rated the feel of the lipsticks over the same six-hour period. They indicated that this aspect mattered as much to them as how long a lipstick stayed on.

5 Overall score

Durability and feel were weighted equally to achieve the overall score.



Can they take the heat?

In Australia, where temperatures can reach well into the 40s, you need a lipstick that won't melt when left in the sun or in your car's glovebox, whose summertime temperature can reach 60°C. The 15 lipsticks in our trial were tested for their 'droop point', which is the temperature at which a lipstick droops against its case and oozes oil on the surface when lying flat (see note 2, above). While industry tests usually aim that a lipstick shouldn't reach this point until the temperature is 45°C, it's an advantage in Australia for it to keep its integrity at even higher temperatures.

Only four of the lipsticks in the trial reached droop point in our test up to 60°C: **AUSTRALIS StayPut**, **CLINIQUE Long Last**, **MAX FACTOR Ultra Lasting Colour** and **YARDLEY Stay Fast**, and all at temperatures higher than

45°C. However, the surface of some others slightly melted at 60°C, and the **CLINIQUE** (at 40°C) and **MAX FACTOR**, **YARDLEY** and **AUSTRALIS** (all at 45°C) became covered in oil. The **CLINIQUE**, **MAX FACTOR** and **CHRISTIAN DIOR Diorific** started sweating at 30°C, which is quite low considering temperatures are higher than that in many parts of Australia in summer.

We didn't downgrade the lipsticks for reacting poorly to heat, but take care where you leave them when the weather's hot.

The **BODYSHOP Lip Ink** is like a felt-tip pen rather than a regular lipstick, and didn't react to high temperatures at all.



Saving money on long-distance phone bills

Competition in the telecommunications industry

has meant cheaper prices. You need to shop around and do some work, but you can save money on your national long-distance phone costs.

IN BRIEF

■ Phone company prices are complicated and hard to compare. To make competition work for consumers, companies should be obliged to present their tariffs in a simple and easily comparable format.

■ CHOICE analysed bills provided by three readers and found price differences between phone companies as high as 80%. But because everyone's calling pattern is different and the tariff structures are so complicated, it's not possible to recommend a company that will be cheapest for everyone.

■ You can choose one phone service provider as a default for each call and use an override code to select other providers on a call-by-call basis.

■ A provider of cheap international calls won't necessarily offer a good deal for national long-distance calls.

■ Non-metropolitan consumers still don't get as good a deal as people in major cities.

THE TELECOMMUNICATIONS INDUSTRY was opened up to competition in July last year with high expectations of better service and cheaper prices. It's not an automatic improvement, though: competition means that if you really want to save money on phone bills, you need to shop around and take advantage of price changes and special deals. At the moment there are plenty of good offers available, with prices going down across the board.

We analysed bills provided by three CHOICE readers and found differences of up to 80% between the cheapest and most expensive companies.

Who can you choose?

There are carriers and service providers: carriers own the telecommunications infrastructure that carries telephone calls; service providers generally lease this equipment from a carrier or purchase a volume of calls to resell to consumers. The same company can be both a carrier and a service provider.

Whichever company you sign up with becomes your 'preferred provider'. Currently, if you want, you can choose or 'preselect' one provider for local calls and another for long-distance (national and international). CHOICE is lobbying the Federal Government to allow consumers to preselect different national long-distance and international service providers.

When you make a call, whether local or long-distance, it will be billed by your preferred provider

unless you dial an override code before the number of the person you want to call. The override code, a four-digit number, identifies the service provider you have chosen for that particular call. However, not all service providers have an override code, and you usually need to register with them before you can use it.

You will, of course, end up with as many different bills as providers you use. But you will be exercising your right to choose the cheapest provider for each of your calls.

Tracking your call pattern

The first step to saving on your phone bills is to look at your telephone calling patterns and make a note of when and to where you make most of your calls, as well as how long your 'conversational' calls tend to be.

Nearly all the phone companies we surveyed have different tariffs (see the table, pages 26 and 27). If you regularly make calls to certain destinations or at particular times of day, a comparison of the different tariff plans will be easier.

Compare the rates offered by the various companies for the destinations and times you regularly call. If you tend to make calls to different destinations around Australia or at different times of the day, it may be worth using override codes where they're available, as you'll save by selecting the cheapest price for each call. If your calling pattern is more regular, you'll probably find it easier to stick with the provider that offers the best overall deal.

Setting up an account

To start an account with a service provider you usually have to fill out and return a form. Some companies accept new accounts over the phone.

Unfortunately, if you live outside a metropolitan area your choice will be limited, as most companies are targeting the lucrative metropolitan markets.

It's best to deal with the company's customer help-lines to get information and to change providers, rather than door-to-door salespeople who work on a commission basis. If a sales rep comes to your home, don't sign anything unless you're sure it's what you want. Some telephone salespeople have engaged in misleading practices to get customers to change their preferred provider, such as telling people they're signing a request for a quotation when in fact they've signed a contract.

When you do sign up, keep a record of who you speak to and the information provided, and remember most states have a cooling-off period during which you can change your mind (see *Cooling off*, below).

How to interpret and compare plans

There are basically two types of tariff plan.

■ A **distance-based plan** charges you according to how far away you are from where you're calling as well as the length of time. **TELSTRA** has always used this system, but it can be complicated, especially if you don't know how far away a place is. **TELSTRA** offers a freecall service on 12552 that tells you the rate for different destinations from your phone number. When using your call pattern to compare tariffs, this type of plan involves the most work.

Distance-based plans will usually be better value for calls over shorter distances.

■ A **flat-rate plan** charges according to the time of day you make a call, not the distance (although some

companies offer 24-hour flat-rate deals). So, for a call over any distance within Australia, the charge per minute will be the same, no matter where you're calling. This means you only need to know your provider's different charging times (such as peak or offpeak) to plan the cheapest calls, which makes flat-rate plans much simpler to use and compare. They're also better value for people who regularly call longer distances.

Keeping ahead of the game

You should already be receiving an itemised account for your long-distance calls, and calls to mobiles and information services should be in a separate category. There should also be a total for local calls from your local call provider.



Sorting out problems

If you have a problem or disagreement with a telephone company:

- First, try and resolve it directly with the company.
- If you're not happy with the first response, ask to have your complaint reviewed at a higher level.
- Keep a record of your contacts with customer service officers, including their names and locations, and keep all documents.
- If you're still dissatisfied, you can write to or call the Telecommunications Industry Ombudsman (TIO). The TIO provides a free and independent service for the resolution of consumer complaints. It will respond to you in writing and, if it takes up the complaint, you'll continue to deal with the same investigations officer.
- You're entitled to a review of your case if you're not happy with the outcome.
- The TIO's freecall number is 1800 062 058.

COOLING OFF

In December last year, a **TELSTRA** sales rep knocked on Miyoshi's door and convinced her to switch from her preferred provider, **OPTUS**, to **TELSTRA**. The sales rep told her she would receive a 15% discount on long-distance calls.

But after reading the fine print of the contract she'd signed, Miyoshi realised she had to spend \$15 month to get the discount — more than her normal expenditure. She decided to take advantage of the 10-day cooling-off period and cancel the contract. "I called the **TELSTRA** dealer the next day and asked for the contract to be cancelled."

When she received an **OPTUS** bill in February, she assumed the cancellation had gone through. But, to her surprise, **TELSTRA** sent a bill in May. Miyoshi had been 'slammed' — her account had been switched to another carrier without her authorisation.

"Apparently the switch on my phone was done by the

TELSTRA dealer about a month after I had cancelled the contract.

"People make mistakes and I wouldn't mind as long as they correct them promptly. But in my case, **TELSTRA** staff kept giving me different advice on how to fix the problem." After a lot of persistence, **TELSTRA** finally switched her back to **OPTUS**.

If you have a problem with a company representative, make sure you obtain their name and location. You can also speak to their supervisor if you're unhappy with the level of service. If that gets you nowhere, you can contact the TIO (see *Sorting out problems*, above).



Saving on your phone rental

■ If your carrier provides you with a telephone (in most cases this will be Telstra), you'll pay a standard phone rental fee of \$2.50 per month (\$30 per year).

But you can buy phones for as little as \$20, while the Telstra phone rentals for about \$99 (in other words, buying the Telstra phone is equivalent to 39 months of phone rental). If you do purchase your own phone, make sure you inform your carrier and return the phone it provided so that the rental charge is stopped.

■ If you buy a phone outright you'll have the normal warranty rights, but you can't expect a Telstra technician to come and fix your phone. If there's a problem with your service and it turns out that it's caused by your non-Telstra phone, you could be up for an expensive service charge.

■ It's illegal to use a phone that hasn't been approved by the Australian Communications Authority (ACA), which requires an A-tick approval mark, meaning it's safe for both you and the network. If it's not ACA-approved, penalties apply.



Any telephone you purchase or connect to the network should bear this mark.

If it's really important to keep on top of your phone bill, keep a record of all calls you make — local, long-distance, mobiles and information services. Most complaints to the Telecommunications Industry Ombudsman concern billing problems, so keeping a record is important. It also helps you to work out a pattern for your household, which is useful in trying to reduce phone bills.

TELSTRA and OPTUS offer capped calls where you can talk as long as you like for \$3 maximum. Make sure you compare these deals with the standard week night or weekend rates, which can be as low as nine cents per minute (plus the call connection fee).

Compared with this, you'd have to talk for around 32 minutes on the \$3 rate before receiving the equivalent of 'free' airtime.

Who is available in my area?

Not all companies offer a long-distance service everywhere in Australia, so you'll need to contact a company whose prices seem attractive to see if they're available in your area. New service providers enter the market all the time, often advertising in the local newspaper, on TV or radio.

Continued on page 26

Sample savings

Three readers provided CHOICE with one of their monthly national long-distance phone bills. We calculated what the bills would have been from each of the 17 providers in this survey. The differences were quite surprising, with some bills totalling up to 80% more from the most expensive companies vs the cheapest.

The readers had different long-distance calling patterns:

- Geoff regularly calls from his home in Sydney to a few destinations around Australia.
- Diane calls from the country to a number of different places around Australia.
- Catherine, who also lives in Sydney, makes most of her calls to Melbourne.

Because they live in a capital city, Geoff and Catherine can take advantage of cheaper intercapital rates. For them, the difference between the cheaper companies and OPTUS and TELSTRA was \$6 to \$9 per month. This would mean a saving of up to \$108 per year.

For Diane, the difference between OPTUS and TELSTRA and the cheaper companies was not as great: the better deals were only up to \$5 less per month.

Overall, the cheapest companies for these three readers proved to be AAPT, AUSTCOMM, GLOBAL ONE, PRIMUS, GLOBETALK and SUPERSAVE. Because of different calling patterns and complicated phone tariffs, this won't necessarily apply to other people. You have to work it out for your own situation.

Many of the companies that didn't work out cheaper overall are still more competitive for intercapital calls in business hours. For example, AVIRNEX, EZI TELECOMMUNICATIONS, TELE2000 and WORLDXCHANGE offer good rates for calls between Sydney and Melbourne during business hours.

The comparisons didn't take into account the extra savings you could make by using override codes selectively. If you're really keen on saving money and don't mind putting in some work, get tariff information for all available providers, register with the ones you want to use, and use the cheapest for each call.

Working hard to save

Geoff and his wife live in Sydney and like to keep in touch with their daughter, who lives in rural NSW. They also regularly call family in Canberra, the Blue Mountains and Queensland.

"We usually talk to our daughter for about 15 to 20 minutes, mostly on a weekend or a week night. We're careful not to call during the 'peak' periods."

They keep a close watch on tariffs and look out for any specials. "We choose the best deal for each call and use the override code when it's not our preferred carrier, which is TELSTRA." They have created their own chart, which lists the override code for the cheapest provider (or a blank if it's TELSTRA), depending on the time when the call is to be made.

"We had to put in a bit of work to sort out who was best," Geoff said. "All the codes are written in pencil so they can be changed if another one becomes cheaper. We're saving quite a lot of money now and by using override codes we also retain control over who we do business with."

And why is TELSTRA still their preferred service provider when it's not the cheapest? "It's tempting to switch to a cheaper company, but there is still that nagging doubt that we've been with TELSTRA for 45 years and we want to be thoroughly convinced of the benefits of changing — we need to be sure that we're going to get the same quality of service."

Who's cheapest? The cheapest monthly service for Geoff was AAPT at \$28.50, followed by GLOBAL ONE at \$30.80. OPTUS (\$34.75) and TELSTRA (\$42.27) were more expensive. Even with TELSTRA's Smart Saver discount of 15%, Geoff's TELSTRA



Customer Service Guarantee

Under the Customer Service Guarantee (CSG), telephone companies are legally required to meet certain standards on the time taken to:

- Connect standard telephone services.
- Repair faults or service difficulties.
- Attend appointments with customers.

If telephone companies fail to meet the standards for connection times or fault repairs, they're required to compensate the customer.

The phone company is required to offer a specific time or an agreed part of the day (morning or afternoon) for appointments. It's considered to

be 'missed' if the company doesn't arrive within 15 minutes of the agreed time.

Direct a complaint about a breach of the standard to your phone company in the first instance. If you're still dissatisfied, you can take the matter up with the TIO (see *Sorting out problems*, page 23).

CHOICE is concerned that many consumers are not aware of their rights under the CSG. Making sure consumers are properly informed of their rights is vital in a deregulated environment. See *Choice Cuts*, July 1998, for full details of the CSG.

bill would have only come down to \$35.93. (You need to contact **TELSTRA** if you want to receive the Smart Saver discount; it's not automatic, and there is a minimum expenditure of \$15 per month).

A long-distance surprise

Diane lives on the South Coast of NSW and breeds dogs part-time. Apart from regularly calling her daughters in Sydney and Yanderra, and friends in country NSW, Melbourne and Tasmania, she also needs to talk to people in the 'dog world' all over Australia.

Sometimes she needs to call people interested in her dogs during peak times, and these calls can take up to an hour. So she makes social calls during offpeak times to minimise costs.

However, Diane was surprised to find out that for the previous four months, when she'd assumed certain long-distance calls were being made during **TELSTRA**'s offpeak period, she was in fact being charged at the peak rate. **TELSTRA** had changed its tariff periods but did not directly notify customers until their next bill, instead advertising the changes in newspapers.

"I didn't notice that we were being charged more and hadn't read the fine print in **TELSTRA**'s bill which advised of the changes. Even then, I was annoyed that **TELSTRA** only informed us after the changes had occurred — surely they should give all their customers proper warning of the change before it is introduced. That is simply good public relations."

Diane also finds she has little time to keep up to date with the constant changes by service providers. "Although having cheaper prices is welcome, the way these companies present their information to their customers leaves a lot to

be desired. They should send information that's useful, showing that if you want to do this or that, how much it might cost."

Who's cheapest? The cheapest carrier for Diane was **PRIMUS GLOBETALK** at \$35.70, just ahead of **AUSTCOMM** at \$35.90.

(**AUSTCOMM** operates by offering a 20% discount on **TELSTRA**'s charges.) These companies offer cheaper rates for calls during business hours to places less than 85 km away, which suits Diane's

calling pattern. With the 15% Smart Saver discount, **TELSTRA** would have cost \$38.14 (\$44.87 without the discount), which compares reasonably with several other carriers. The most expensive service for Diane was **EZI TELECOMMUNICATIONS** (\$64.46) — 80% higher than **PRIMUS GLOBETALK**.

Calling Mum

Catherine lives in Sydney but her parents are in Melbourne. "Most of my long-distance calls are to my Mum so I really only need to know the cheapest rate for Sydney to Melbourne."

Catherine also has friends overseas: "I realised after my first bill from

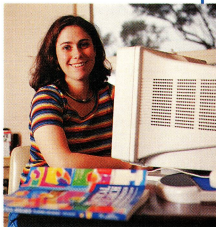
WORLDXCHANGE that companies offering cheap

rates for overseas calls aren't necessarily the best for long-distance within Australia. So now I use **WORLDXCHANGE** for international calls and **AAPT** for calls within Australia. Because **OPTUS** is my preferred carrier I have to dial the **AAPT** or **WORLDXCHANGE** override code before long-distance calls."

Catherine also spends a lot of time on the Internet, so her decision about phones involves choosing an Internet service provider too. "I spend more on Internet access than on the rest of my phone bills combined. Price means the most to me, but I can't afford the time to work out complicated tariffs. Because it's long-distance or the Internet, I like the idea of flat rates the best because then you know what you're paying whenever you make a connection."

Catherine looks forward to the day when she can find a provider that's cheap for both national and international calls — and a better-value Internet service provider as well. "I can remember how expensive the bills used to be before competition — now I just wish it was simple as well as cheap!"

Who's cheapest? A number of companies were very competitive for Catherine's phone bill. The cheapest was **PRIMUS GLOBETALK** (\$31.68), followed closely by **GLOBAL ONE** (\$33.17), **SUPERSAVE** (\$33.46), **SPECTRUM GLOBAL** (\$34.84) and **HUTCHISON** (\$35.63). These companies are good in offpeak periods for the Sydney to Melbourne route.



STD CHARGES

Company (in alphabetical order)	Call charge periods	Contact number	Override code	Flagfall (cents)
AAPT	Peak 9 am-6 pm; offpeak all other weekday times; economy 6 pm F-12 midn Sun	1300 651 414	1414	15
ASTRON DIRECT	Peak 8 am-6 pm M-F; offpeak all other times	1300 368 128, 9411 8444 (Sydney)	na	10
AUSTCOMM	Peak 7 am-1 pm M-F; afternoon 1 pm-7 pm M-F; economy all other times	1800 652 520	na	12
AVIRNEX	24 hours	1800 786 970	1455	12
EZI TELECOMMUNICATIONS	24 hours	1800 786 630	na	15
FIRST NETCOM	Peak 7 am-7 pm M-F; offpeak 7 pm-7 am M-F; weekend 12 midn F to 12 midn Sun	1300 303 048	na	12
GLOBAL ONE	Peak 8 am-8 pm M-F; night 8 pm-8 am M-F; weekend 8 pm F to 8 am M	1800 500 588	1477	9
HUTCHISON	Peak 8 am-6 pm M-F; offpeak all other weekday times; weekend 12 midn F to 12 midn Sun	13 31 78	na	14
ONE.TEL	Peak 8 am-6 pm M-F; evening 6 pm-10 pm M-F; economy all other times	1300 300 370, 9777 8111 (Sydney)	1478	15
OPTUS	Peak 8 am-6 pm M-F; offpeak all other weekday times; weekend 12 midn F to 12 midn Sun	1300 300 937	1456	15
PRIMECALL	Peak 9 am-6 pm M-F; offpeak all other weekday times; weekend 6 pm F to 12 midn Sun	1300 301 308	na	15
PRIMUS GLOBETALK	Morning 7 am-1 pm M-F; afternoon 1 pm-7 pm M-F; economy all other times	1800 651 551	1466	15
SPECTRUM GLOBAL	Peak 7 am-1 pm M-F; afternoon 1 pm-7 pm M-F; economy all other times	1300 786 086, 9841 3888 (Sydney)	1474	12
SUPERSAVE	Peak 8 am-6 pm M-F; offpeak all other weekday times; economy 6 pm F to 12 midn Sun	1300 300 745, 9275 0705 (WA)	1499	12
TELE2000	Peak 8 am-6 pm M-F; offpeak all other times	1300 552 002	1499	15
TELSTRA	Peak 7 am-1 pm M-F; afternoon 1 pm-7 pm M-F; economy all other times	13 22 00	1411	15
WORLDXCHANGE	Peak 8 am-6 pm M-F; offpeak all other times	1800 651 499	1499	15

* Flagfall is the one-off call connection fee.

** Community calls are between neighbouring STD areas.

na Not available.

How to use this table

Distance-based plans tend to set out their charges over similar distances: 'community calls' to neighbouring STD areas, 25 to 50 km, 51 to 85 km, 86 to 165 km, intercapital below and above 745 km, and non-intercapital below and above 745 km. So the columns in the table give the prices the companies charge at different times of day over these distances.

Work out when and to where you make your most common calls, and find out the distances involved. Although many companies offer a flat rate, as long as some tariffs are distance-based, this is the only way to compare them all.

Work your way down each appropriate distance column, at the same time checking the column called 'Call charge periods' for the time periods that each company uses for its different tariffs. Match these time periods to the times you mainly call and note the price in cents per minute for that time slot.

You'll probably need a pen and paper to keep track of all this, but at the end of it you should have a list of companies with the cheapest prices for your calling pattern. There may be no overall cheapest company for you; you may need to compromise and go for the cheapest for your heaviest use, using override codes when you can for cheaper individual calls.

Finally, you'll need to call the company you've decided on to check that it operates in your area — not all are available throughout Australia — and to register with it, and also to register with any companies whose override code you want to use.

As long as companies don't have to make their information easily comparable with other companies, this is as easy as it gets to find cheap phone deals. While it's a start to have competitive prices, it's just not good enough that consumers have to work so hard to take advantage of them.

From page 24

What else will it cost?

None of the service providers we surveyed required a connection or joining fee. So the only disadvantage in using a number of service providers is having to pay a number of different bills — for example, direct debit charges, or bank fees for cheques and the cost of a stamp and envelope plus your time.

However, if a freecall number is available for payment and you have a credit card that doesn't charge interest if paid within a certain period, you can avoid these costs. Some carriers even offer a discount if you pay by credit card. All you need to invest is the time to organise your phone services and pay the different bills.

Some operators charge a minimum administrative charge if the monthly bill is below a certain amount. Others may charge a fee for late payment. Read the fine print in your contract and clarify anything you're not sure about with the customer service department.

Keeping up-to-date with tariffs

Your bill should advise you of any changes to tariffs or any specials on offer, and they're often advertised in the press and electronic media as well. However, you may not hear about some deals even though you're entitled to them. Use your provider's freecall number to check regularly on tariff changes or specials.

Community Plans** (cents per min)	25 to 50 km (cents per min)	51 to 85 km (cents per min)	86 to 165 km (cents per min)	Intercapital, <745 km (cents per min)	Non-intercapital, <745 km (cents per min)	Intercapital, >745 km (cents per min)	Non-intercapital, >745 km (cents per min)	Company (in alphabetical order)
7; 7	23; 8.8; 5.5	25; 15; 9	25; 15; 9	25; 15; 9	25; 15; 9	25; 15; 9	25; 15; 9	AAPT
12; 12	12; 12	18; 18	23; 20	20; 18	24; 21	30; 25	35; 27	ASTRON DIRECT
7.2; 4	10.8; 9.8; 5.4	16; 14.4; 8	23.2; 20.9; 11.6	23.2; 20.9; 11.6	26; 23.4; 13	28; 25.2; 14	28; 25.2; 14	AUSTCOMM
	18.5	22.5	22.5	18.5	22.5	22.5	22.5	AVIRNEX
	19	25	25	19	25	19	25	EZI TELECOMMUNICATIONS
5; 15; 13	25; 15; 13	25; 15; 13	25; 15; 13	25; 15; 13	25; 15; 13	25; 15; 13	25; 15; 13	FIRST NETCOM
9; 14; 9	23; 14; 9	23; 14; 9	23; 14; 9	23; 14; 9	23; 14; 9	23; 14; 9	23; 14; 9	GLOBAL ONE
2; 15; 10	22; 15; 10	22; 15; 10	22; 15; 10	22; 15; 10	22; 15; 10	22; 15; 10	22; 15; 10	HUTCHISON
1; 15; 13	21; 15; 13	27; 20; 18	27; 20; 18	22; 14; 9	27; 20; 18	22; 14; 9	27; 20; 18	ONE.TEL
5; 15; 10	25; 15; 10	25; 15; 10	25; 15; 10	25; 15; 10	25; 15; 10	25; 15; 10	25; 15; 10	OPTUS
5; 15; 10	25; 15; 10	25; 15; 10	25; 15; 10	25; 15; 10	25; 15; 10	25; 15; 10	25; 15; 10	PRIMECALL
7; 4	11; 10; 5	16; 14; 8	23; 21; 12	23; 20; 9	25; 21; 12	23; 20; 9	25; 21; 12	PRIMUS GLOBETALK
0.8; 9.8; 5.4	10.8; 9.8; 5.4	16; 14.4; 8	23.2; 20.9; 11.6	21.8; 19.6; 10.9	26; 23.4; 13	28.9; 26; 14.5	31.6; 28.5; 15.8	SPECTRUM GLOBAL
8; 8	25; 18; 18	25; 18; 18	25; 18; 18	17; 14; 9	25; 18; 18	17; 14; 9	25; 18; 18	SUPERSAVE
8	30; 21	30; 21	30; 21	17; 14	30; 21	17; 14	30; 21	TELE2000
0; 9; 5	13.5; 12.2; 6.8	20; 18; 10	29; 26.1; 14.5	29; 26.1; 14.5	32.5; 29.3; 16.3	35; 31.5; 17.5	35; 31.5; 17.5	TELSTRA
8	30; 21	30; 21	30; 21	17; 14	30; 21	17; 14	30; 21	WORLDXCHANGE

10 tips to save money

A few tips on reducing your phone bill:

- Where you need to use an override code to get the cheapest company, put the code into your phone's memory before the destination number. You can also have a chart near the phone which shows the best memory code to use at a particular time (for example: Aunt Joan week nights after 7 pm dial memory #1).
- Watch your bill very closely for the practice of 'cramming', where a company will provide you with a service that you may not have asked for or even received — such as calling number display.
- Make sure you're aware of all the available discounts and check your bills to make sure you've received them. Some companies only advertise discounts in areas where they face competition, even though the discount is available to customers in other areas as well. Ring the company and ask how it can help you to reduce your bill.
- Don't use services like wake-up calls unless you really need them. Make sure you're aware of the costs of information calls, as some of them can be very expensive — up to \$5 per minute.
- Our research found that some service providers offer poor national long-distance rates as they are mainly competing in the international call markets. Don't assume that because a company is cheap for international calls that it will also be cheap for long-distance national calls — or vice versa.
- If you have a problem keeping your long-distance bills down, you might consider using call barring, a free service. It can be used for long-distance and 1900 numbers, and is a good way to avoid nasty surprises in your bill as a result of telephone 'temptation'. TELSTRA also offers a service that allows you to override the call barring with a secret PIN, but charges \$3 per month for this.



- Plan to take advantage of cut-price deals on special days such as Mothers' Day and Christmas Day. Some companies have special deals for local calls as well as long-distance on these occasions.
- Don't let discounts and cheaper prices tempt you to talk for so long that you end up with a bigger phone bill.
- Avoid operator-assisted and reverse-charge calls.
- Consider using prepaid cards to save on payphone charges when you're away from home or travelling. Another type of service allows you to dial a special number to bill your phone calls to your home account at the cheaper residential rates.

Best bathroom cleaners



IN BRIEF

- Pine O Clean Basin, bath & tile cleaner came out best overall, with Exit Mould, Ajax Bathroom gel and Domestos also scoring well.
- Mould removers can be dangerous if not used according to the directions — see *Are they safe?*, page 30, for more. And keep them out of reach of children.

AS IF IT WASN'T ENOUGH TO HAVE readers slaving away cleaning their windows (see *CHOICE*, August 1998), we also had them scrubbing their bathrooms every week in a quest to discover their favourite mould and soap scum remover.

But it wasn't all as bad as it sounds: some remarked their bathrooms had never been so clean and shiny! And some of the products were a pleasant surprise — the fumes weren't too overpowering and they even smelt nice.

How do mould removers work?

Mention mould removers and most people think of the fumes and the smell of chlorine. This is thanks to sodium hypochlorite, the active ingredient in many mould removers that kills mould and breaks down soap scum. Generally speaking, the higher the concentration of sodium hypochlorite, the better the cleaner is at getting rid of mould — and the stronger the smell.

PINE O CLEEN Basin, bath & tile cleaner and BON AMI have different chlorine-based mould killers,

while CITRO-CLEAN contains alcohol and a citrus-based solvent — both mould killers. **SHOWER POWER** and the two homemade mixtures don't contain mould killers — and don't claim to destroy mould.

Other active ingredients are surfactants, which help to remove dirt, grease and mould, and sodium hydroxide, which stabilises the sodium hypochlorite. See *Are they safe?*, page 30, for more on the ingredients in mould cleaners.

Which ones were best?

Trialists rated PINE O CLEEN as best overall. It scored highly for all aspects of performance and ease of use, and its relatively pleasant smell helped make it popular. EXIT MOULD, AJAX Bathroom gel and DOMESTOS also rated well.

Products in trigger spray packs were generally considered easier to use than liquids and powders that had to be poured onto the surface or a cloth: you simply spray it on, then rinse or wipe it off. Some trialists found they used a lot of the pour-on liquids, making them uneconomical.

We also pitted two homemade mixtures against the commercial products: a very dilute eucalyptus oil and water mixture, and a solid sodium bicarbonate and water paste that had to be reconstituted before use. Trialists generally found these required more work than the commercial alternatives, and rated them poorly for performance.

SPARKLING CLEAN BATHROOM



If you're wondering why people would willingly clean their bathrooms every week for *CHOICE*, most of the trialists we spoke to afterwards, such as Nootaya Hwang, said they enjoyed the trial. Apart from getting the chance to try out a few new products, Nootaya said, "For the last seven weeks, my bathroom has been sparkling clean and fresh like never before!"

Nootaya, who used to use both a mould remover and a cream cleanser, said the overall top performer, **PINE O CLEEN**, was great for the whole bathroom. "It's easy to use, smells nice and the bathroom became clean in a very short time with little scrubbing."

WHAT TO BUY

PINE O CLEEN Basin, bath & tile cleaner	\$3.30
EXIT MOULD	\$4.95
AJAX Bathroom gel	\$2.35
DOMESTOS	\$3.00

PROFILES

PINE O CLEEN Basin, bath & tile cleaner

Target price: \$3.30

- Best overall, scored well for all aspects (see *The trial*, page 30).
- Pleasant smell.
- Trialists liked the shape of the bottle — it was very easy to hold and operate.

Trialist's comment:

"Finally, a product that works well on both soap scum and mould, and left the room smelling clean and fresh."

EXIT MOULD

Target price: \$4.95

- Good for removing soap scum and mould.
- Easy to use.
- Very strong fumes that put some trialists off buying it.

Trialist's comment:

"The product worked very well, but the fumes were overpowering."

AJAX Bathroom gel

Target price: \$2.35

- Best for removing soap scum, and also good for removing mould.
- Easy to use, although it required more effort than some other products.
- Mixed opinions about the smell — some liked it, some found it too strong.

Trialist's comment:

"A great product and easy to use — wipe on, wipe off. Removed mould and soap residue easily, rinsed off easily and smells great."



DOMESTOS

Target price: \$3.00

- Scored well for all aspects of the trial.
- Child-resistant lid.
- Some trialists found they used a lot more of the product than necessary when they poured it out.
- Some found the smell too much.

Trialist's comment:

"This is the best product I've used for mould and soap scum — simply wipe on and rinse off. The bleach smell is quite heavy, but I think I'd use it anyway."

What about the environment?

Manufacturers claim that in normal household use, the quantities of mould remover used are not great enough to harm the environment, due to the rapid breakdown of the product when it comes into contact with organic matter, such as mould.

Companies also claim that when they're used as directed, they're safe for septic tanks.

Some claim to be phosphate-free, which may seem like a good thing. But chlorine-based products like these don't normally contain phosphates anyway, because they're not necessary.

FUMES TOO STRONG



For Barbara McCarthy, the main problem with some mould removers is the smell. "Some mould and scum removers are very strong and have an unpleasant smell of chlorine that goes right through the house."

She rated **POWER REACH and SAVINGS** Mould killer very

highly for performance, but said the fumes were too strong, and she probably wouldn't buy them.

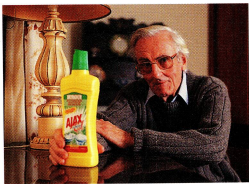
Of the products she tried, Barbara's favourite was **SHOWER POWER**. "It has no unpleasant smell, is easy to use and an effective cleaner for the whole bathroom."

CONVERTED

Like a number of our trialists, Kevin Knight was converted to a new cleaner after the trial. He used to use a spray-on mould destroyer, but was impressed by the results of **AJAX**. "The other one used to just about gas me. **AJAX** was by far and away the best product I tried and had no unpleasant smell. I'll use that from now on."

Kevin was very concerned about the warnings and safety instructions on some of the products. "Using some of these cleaners in households with young children would surely not be a good idea. And I was appalled to read on one of the labels that you can generate toxic chlorine gas by mixing the product with toilet cleaner — a simple misuse. Can all potential users read English?"

"Perhaps a little more scrubbing brush and less of the dangerous chemicals should be encouraged."



BATHROOM CLEANERS

Brand	Manufacturer / distributor	Origin	Target price* (\$)	1 Removing soap scum score (%)	2 Removing mould score (%)	3 Effort required score (%)	4 Convenience / ease of use score (%)	Overall score (%)
PINE O CLEEN Basin bath & tile cleaner	Reckitt & Colman	Australia	3.30	79	74	75	87	79
EXIT MOULD Mould destroyer	Reckitt & Colman	Australia	4.95	75	71	74	81	75
AJAX Bathroom gel	Colgate-Palmolive	Australia	2.35	80	71	63	79	74
DOMESTOS	Lever Rexona	Australia	3.00	77	72	69	75	73
SELLEYS Rapid mould killer	Selleys	Australia	4.50	69	72	64	81	71
WHITE KING Wipe out mould	Kiwi Brands	Australia	4.30	72	66	62	78	70
POWER REACH	Campbell	Australia	3.10	70	70	64	69	69
SHOWER POWER	OzKleen	Australia	5.85	76	64	63	68	68
BON AMI	Kiwi Brands	Australia	1.65	70	62	54	59	63
NO FRILLS Mould destroyer	Franklins	Australia	1.50	66	59	57	71	63
CITRO-CLEAN	Westmac	Australia	5.30	67	53	57	63	60
HOME BRAND Mould destroyer	Woolworths	Australia	1.55	61	56	52	70	59
SAVINGS Mould killer	Coles	Australia	1.50	54	53	54	75	58
HOMEMADE MIXTURE 1 (A)	na	na	na	52	41	41	40	44
HOMEMADE MIXTURE 2 (B)	na	na	na	38	36	39	59	42

* Prices shown are the lowest found in a price check in July 1998.

na Not applicable

(A) Sodium bicarbonate and water.

(B) Eucalyptus oil and water.

The trial

We bought 13 widely available mould killers and bathroom cleaners and made up two homemade mixtures.

Sixty-four CHOICE readers trialled these cleaners according to the instructions on the packaging. The brand names were disguised, and each trialist used one cleaner per week for seven weeks — a total of seven each from the 15 products. CHOICE would like to thank all the people who took part in the trial.

The trialists rated each product for:

- 1 How effectively it removed soap scum (30% of the overall score).
- 2 How effectively it removed mould (30% of the overall score).
- 3 How much effort was needed (20% of the overall score).
- 4 How easy and convenient the product was to use (20% of the overall score).

Are they safe?

"Mixing with other cleaners may generate toxic chlorine gas", "Not recommended for people with heart or respiratory problems" and "Corrosive. Avoid contact with skin and eyes" are just some of the disconcerting warnings on mould remover bottles. Should you be worried?

Most of the cleaners trialled contain sodium hypochlorite, which kills mould and bacteria, and detergents. Sodium hypochlorite is made from chlorine and sodium hydroxide, both of which are originally made from salt water. It's highly reactive, and breaks down very easily into salt and oxygen.

Sodium hydroxide stabilises the sodium hypochlorite while it's in the bottle, so it doesn't react until it comes into contact with organic matter (like dirt, sewage, mould and bacteria).

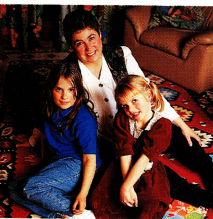
Mould cleaners that contain sodium hypochlorite and sodium hydroxide are cause for concern because:

- They're generally corrosive, and can irritate your skin and eyes if you're splashed with the liquid. Some recommend using gloves and eye protection.
- The chlorine vapours can be harmful, and the cleaners should only be used in well-ventilated areas.
- If they're inadvertently mixed with some toilet cleaners, they generate toxic chlorine gas.

It may surprise you to know that despite the potential danger of these products, only one of them — DOMESTOS — has a child-resistant lid.

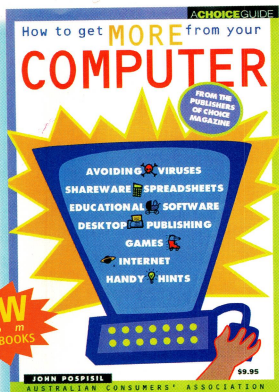
Trialists generally found the chlorine-based products more effective on mould than products without chlorine. But if you're concerned about their safety, you could try SHOWER POWER (which contains citric acid and plant-based surfactants), CITRO-CLEAN (although it's flammable, and some people found the citrus fumes very strong) or a homemade cleaner and elbow grease.

AWARE OF DANGERS



A few trialists commented on the child-resistant lid of DOMESTOS — the only product in the trial with one. Jill Boulton has children and used to run a child-care centre from her home, so she's very aware of the potential danger of having such chemicals around the home. She's also concerned about the health and environmental impacts of cleaners, and uses safer alternatives where possible.

"I usually use bicarb soda, and find it very effective. But if I get a big build-up, I'll use one of the chlorine-based products like this, and it's good that DOMESTOS has a child-resistant lid."



How to Get More from Your Computer

John Pospisil

What do you want to use your computer for?

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Do you want to be able to print things out, or scan pictures in, but don't know how to?

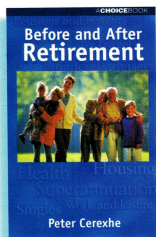
Or perhaps you're wondering what to do because you've run out of space on your hard disk?

How To Get More From Your Computer is a practical and easy-to-read guide that provides information on all sorts of ways to make better use of your computer. In plain language, this book provides:

- Useful hints on how to set up your computer and associated hardware so that it's comfortable and easy to use.
 - An overview of the huge variety of available software, from word processing programs to spreadsheets, databases, graphics and games.
 - Step-by-step instructions to help you upgrade your computer, from replacing the motherboard and RAM to adding a sound card.
 - Advice on how to keep your hard disk in order and make sure you have room to run new software or save your work.
 - Information on what viruses do and how to handle them.
- ... And much more.

By the author of the very popular *How to Buy a Computer*, a new edition of which will be published next month.

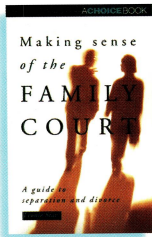
\$10 Code: HGMC



Before and After Retirement

Before and After Retirement helps you prepare for your retirement — whether you're retired, or five, 10 or 20 years away from it. It explains the jargon involved in retirement issues, and what you need to know about pensions, nursing home fees, superannuation and tax. It will help you understand what's involved in planning for retirement, what questions you need to ask yourself and others, and where to find help.

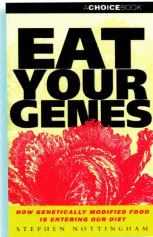
\$25 Code: BAAR



Making Sense of the Family Court

Making Sense of the Family Court aims to make separation and divorce less stressful for all involved. Written in everyday language, it outlines the processes of the Family Court, clearly explaining what happens, how the court works, what the court can do and where to find further help and information. It includes a glossary of the legal terms and phrases involved in family law, and a list of the forms used by the Family Court.

\$16 Code: MSFC



Eat Your Genes

Eat Your Genes looks at genetically modified foods, and how they have made it onto the market so quietly and quickly. It explains what these new foods are, how they're produced, why they remain unlabelled and how they're arriving on our plates unannounced. "Stephen Nottingham takes a balanced and rational approach ..." Rosemary Stanton.

\$25 Code: EYG



Baby Games

Baby Games is full of games to play with children from birth to three years. It encourages play — one of life's best learning experiences — and singing, and helps you to have a wonderful time while playing with your child.

\$20 Code: BG



How to Stay Sane in Your Baby's First Year

Based on the experiences of the staff of Tresillian Family Care Centres, *How to Stay Sane in Your Baby's First Year* covers all the major developmental stages and common problems that new parents will need to handle in their baby's first year.

\$18 Code: SSBY



Safer Pest Control for Homes and Gardens

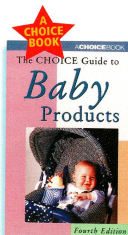
Anyone who uses pesticides in their home or garden should consult this book about the dangers and safer options that are available. The book contains easy-to-understand information about how pesticides work, when it might be better not to use them, and which pesticide to use for which pest.

\$16 Code: SPC

The CHOICE Guide to Baby Products

Based on CHOICE's own tests plus research conducted especially for *The CHOICE Guide to Baby Products*, this book includes practical information about subjects such as cots, pramets, car restraints, first-aid kits, childcare, maternity bras, feeding your baby, nappies, immunisation and safety.

\$16 Code: CBP4



A-Z of Chemicals in the Home

The A-Z of *Chemicals in the Home* contains essential information about domestic chemicals and household products. In an easy-to-follow alphabetical directory, each entry describes the product or chemical, its health and environmental effects, and gives suggestions for alternatives where available. It includes poisons information, a glossary of terms, and a further reading list.

\$15 Code: AZCH



Ethical Investment

Recently reprinted by popular demand, *Ethical Investment* suggests issues to consider when looking at a company's ethics, examines available alternative investment vehicles, and rates 22 selected ethical investment products.

\$15 Code: ETHI



Order Form

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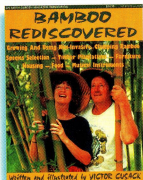
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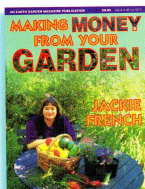
CB/9809

Bamboo Rediscovered

Bamboo Rediscovered includes almost everything you could possibly want to know about growing bamboo in your garden — especially about non-invasive clumping forms. It includes details about selection, and how to use bamboo in making furniture and in building.



\$15 Code: BB00

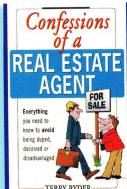


Making Money From Your Garden

This isn't a book about living entirely off the produce of your garden, but it does explain how you can make, and save, money — either by

producing more and varied products from your garden or by doing more with what you already produce. This book includes more than 100 ideas to get you going.

\$10 Code: MFYG



Confessions of a Real Estate Agent

After 15 years as a real estate writer, the author has seen and heard it all when it comes to buying a house. This book looks at all the processes, tricks and traps of buying property.

Some of the topics covered are auctions, dummy bidders, selecting an estate agent, advertising and marketing, and contracts. Essential reading for anyone considering buying property.

\$17 Code: CORE

Father Time

Father Time looks at the issues involved in being a father in today's society. It tries to assist men in their lives between being a good father and a good provider.

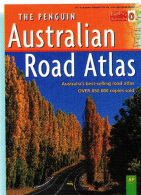
It addresses issues like why and how to be involved in your children's school or preschool, father-friendly companies and how to be an involved father after separation.



\$20 Code: FT

The Penguin Australian Road Atlas

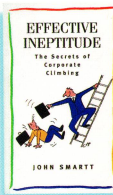
A comprehensive Australia-wide road guide. It includes capital city maps, suburb maps for each state or territory capital, inter-city route maps, regional maps and city approaches and bypass routes. A handy guide for anyone travelling around Australia.



\$20 Code: PARA

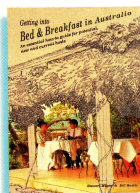
Effective Ineptitude

This is one of the funniest business books you'll ever read. It explains how some of the worst managers make it to the top — you may recognise the types! But there is a serious side — if you reverse the advice you will be the sort of manager who isn't only successful but good for your organisation — adept and effective.



\$10 Code: EFIN

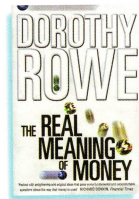
Getting into Bed & Breakfast in Australia



If you've ever considered opening and running a B&B, this guide will help you make a realistic assessment of your prospects, explaining fully what is involved in running a B&B. It's divided into two sections, one dealing with how to set up a B&B, the other dealing with

the day-to-day issues of running one.

\$40 Code: GIBB



The Real Meaning of Money

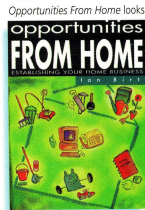
Celebrated psychologist Dorothy Rowe examines the personal and public meanings of money, and how they are intertwined. This book will enlighten you as to the meaning money

plays in your life and your sense of self-worth, freeing you to manage your money objectively and successfully.

\$18 Code: TRMM

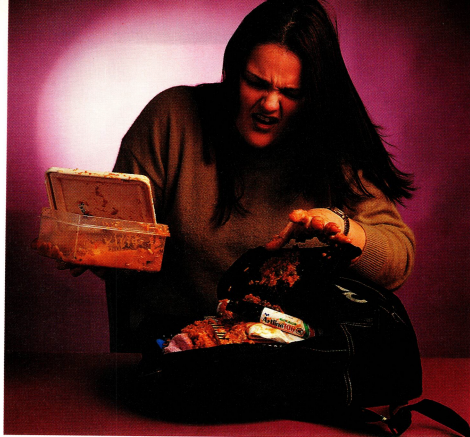
Opportunities From Home

Opportunities From Home looks at many of the issues involved in running a home-based business. It includes legal and building requirements, the suitability of your home, choosing a type of home business, administration and finance, managing time and working smarter.



\$20 Code: OFH

If you'd prefer your lunch in your lunchbox, instead of all over the contents of your bag, you'll need a good plastic container. Which ones can you trust to carry your curry to work?



Fantastic plastic?

IN BRIEF

- Most of the containers in the test aren't versatile or durable enough: they leak when they're carrying liquids or their seal deteriorates after some time in use.
- The generally more expensive containers sold through 'party plans' or catalogues came out top in this test, but a few of the cheaper models that are easy to find in stores do almost as good a job.
- You can't tell much about the quality, security or durability of a plastic container's seal just by looking at it, so use this test report when you're buying.

YOU PROBABLY USE A PLASTIC CONTAINER for various jobs: storing dry foods, keeping vegetables and leftovers in the fridge, carrying lunch to work or school, and reheating food in a microwave.

So you want a container that can do it all: keep foods fresh, transport them without leaking, and survive repeated trips through the fridge, freezer, backpack and microwave without cracking, warping or the lid no longer fitting.

We put 21 widely available containers with a capacity of around 1 L to the test, and found that you'd probably be disappointed with many of them.

A mixed bunch

Most of the containers were OK for dry food storage, with only **WILLOW** The Clear Choice getting a really unsatisfactory score.

However, when it came to transporting more liquid foods — a bolognese sauce in this case — only the six containers in the *What to buy* list didn't leak at all. Five others (the **SABCO** FreshSeal, **AUSTRALIAN HOUSEWARES** Storer, **RUBBERMAID** EZ Topps, **CLICKCLACK** Storage box and **BIPA** Food storer) only lost a little liquid, while the rest leaked more severely, some including varying amounts of meat. The **TARGET** and **WILLOW** Food Savers did worse than leak: their lids simply fell off.

And too many of the containers didn't survive a dozen cycles through the freezer, microwave and dishwasher well enough to be recommended — we don't think you'd be satisfied with the amount of use you'd get out of them before their performance started to suffer.

The bottom line?

If you only use plastic containers for short-term (a few days) storage of vegies or leftovers in the fridge, you could probably buy any of those in the test. But if you use them for anything more arduous, there are clear differences between the better models and the rest.

WHAT TO BUY

TUPPERWARE Modular Mates	\$15.10
BETTERWARE Food storage box (A)	\$24.95
TUPPERWARE Ezy Wave (B)	\$33.45
TUPPERWARE Everyday bowl (C)	\$21.45
RUBBERMAID Servin' Saver	\$2.58
WILLOW Ultimate	\$5.45

(A) For a set of five.

(B) For a set of two.

(C) For a set of four.

PROFILES

Containers in the *What to buy* list are profiled in rank order.

Prices shown are a good target to aim for when shopping around, based on nationwide checks in April 1998. Tupperware and Betterware prices were obtained from the distributor.



1 Tupperware Modular Mates (2.0 L)

Target price: \$15.10

(Rectangle 1, catalogue number 151)

Good points

- Excellent wet seal — didn't leak at all.
- Excellent dry seal — kept Cheezels fresh for two weeks.
- Very good durability.

Bad points

- Only available through party plans, direct sellers or catalogue (see right for more how to buy these containers).
- Expensive.

2 Betterware Food storage box (1.3 L)

Target price: \$24.95

(Price is for a set of five containers, code 24390.)

Good points

- Excellent wet seal.
- Very good dry seal.
- Very good durability.

Bad points

- Only available through catalogues (see right for more on how to buy these containers).

3 Tupperware Ezy Wave (1 L)

Target price: \$33.45

(Price is for a set of two medium containers — catalogue number 613.)

Good points

- Excellent wet seal.
- Very good dry seal.
- Very good durability.

Bad points

- Only available through party plans, direct sellers or catalogue (see right).
- Expensive.

4 Tupperware Everyday bowl (0.6 L)

Target price: \$21.45

(Price is for a set of four, catalogue number 518.)

Good points

- Excellent wet seal.
- Good dry seal.
- Good durability.

Bad points

- Only available through party plans, direct sellers or catalogue (see right).

5 Rubbermaid Servin' Saver (1.3 L)

Target price: \$2.58

Good points

- Excellent wet seal.
- Very good dry seal.
- Good durability score.

Bad points

- None to speak of.

6 Willow Ultimate (1.2 L)

Target price: \$5.45

Good points

- Excellent wet seal.
- Good dry seal.
- Good durability.

Bad points

- The lid can be difficult to put on.

Does this mean I have to go to a Tupperware party?

The four containers in the test that aren't available in normal retail stores — the three **TUPPERWARE** and the **BETTERWARE** — performed very well: they're the top four performers. Does this mean you have to get involved in party plans to buy them?

You can if you want to: the **TUPPERWARE** party is alive and well, where someone gets a group of friends together in their home or office and a demonstrator brings a range of products to sell. If the group spends more than a certain amount, the person organising the 'party' qualifies for free gifts.

However, if plastic parties aren't your scene, you can order **TUPPERWARE** direct. Phone 1800 805 396 for a catalogue and the name of a local representative (or leave your contact details and they'll get in touch with you). If you live in a remote area with no representative nearby, the company will mail the products to you.

BETTERWARE products are also sold through local representatives — you might have seen their catalogues in your letterbox. If you want a catalogue and the name of your local rep, phone 1800 240 808.

BETTERWARE has reps over most of Australia, but if there isn't one near you, it will mail the containers to you post-free.

What about the rest?

■ The **SABCO FreshSeal**, **RUBBERMAID EZ Topps** and **AUSTRALIAN HOUSEWARES Storer 107** were nearly as good as the containers in the *What to buy* list, except that they leaked some liquid in the wet storage test.

■ All the containers with an overall score of 60% or less weren't satisfactory for transporting wet food, such as the bolognese sauce in this test. All of these except the **TARGET** also rated comparatively poorly for durability.

PLASTIC STORAGE CONTAINERS

1

2

Brand / model (in rank order)		Manufacturer / distributor	Origin	Warranty (years)	Target price (\$)*	Shape	Size (L)	Ease of use
equal	TUPPERWARE Modular Mates	Tupperware	Korea	'Lifetime'	15.10	Rectangular	2.0	Good
	BETTERWARE Food storage box	Betterware	UK	ns	24.95 (D)	Square	1.3	Good
	TUPPERWARE Ezy Wave	Tupperware	Korea	'Lifetime'	33.45 (E)	Round	1.0	Good
	TUPPERWARE Everyday bowl	Tupperware	US	'Lifetime'	21.45 (F)	Round	0.6	Good
	RUBBERMAID Servin' Saver	Rubbermaid	US	'Lifetime'	2.58	Square	1.3	Good
	WILLOW Ultimate	Willow Ware	Australia	'Lifetime'	5.45	Rectangular	1.2	Lid can be hard to replace
	SABCO FreshSeal (A)	Sabco	Australia	3	2.95 (G)	Round	1.5	Good
	RUBBERMAID EZ Topps	Rubbermaid	US	ns	2.96	Rectangular	1.1	Good
equal	AUSTRALIAN HOUSEWARES Storer 107	Australian Housewares	Australia	'Lifetime'	2.99	Rectangular	1.8	Difficult to seal
	BIPA Food storer	Bipa	Australia	ns	1.50	Rectangular	1.0	Lid edges feel sharp
	CLICKCLACK Storage box (B)	Artel	NZ	ns	6.55	Rectangular	1.3	Good
	DECOR Tellfresh storer systems	Décor	Australia	'Lifetime'	2.95	Rectangular	1.0	Good
	WILLOW Basics	Willow Ware	Australia	5	3.65	Rectangular	1.6	Good
	PRESTIGE Complete Food Storage System (C)	Prestige Group	Australia	'Lifetime'	4.95	Rectangular	1.75	Good
	TARGET	Willow Ware/Target	Australia	ns	3.95	Rectangular	1.25	Good
	WILLOW The Clear Choice	Willow Ware	Australia	5	2.99	Square	1.0	Lid pops off easily; hard to s
	NOVA Medium food storer	Kader Plastics	Australia	ns	3.12	Square	0.8	Good
	SABCO Fridge and Freezer	Sabco	Australia	ns	1.69	Rectangular	1.0	Good
	WILLOW Fresh	Willow Ware/Woolworths	Australia	ns	2.95	Rectangular	1.6	Good
	WILLOW Food Savers	Willow Ware	Australia	5	4.25	Rectangular	1.25	Good
DECOR Kitchen Classics	Décor	Australia	'Lifetime'	2.50	Rectangular	1.5	Good	

TIP

All three round containers in this test did quite well in both the dry and wet storage tests; two are in the *What to buy* list. Manufacturers say it's relatively easy to make a good continuously curved seal, and harder to make snug, tight-fitting seals on corners. So while we can't promise round containers will always perform better, it's worth bearing in mind when you're shopping if you don't mind them stacking less neatly than rectangular ones.

For people with disabilities

An occupational therapist from the Independent Living Centre assessed how easy it is to remove and replace the lids for people with a lack of strength in their hands or the use of only one hand.

The **SABCO FreshSeal**, **CLICKCLACK** and **DECOR Kitchen Classics** and **Tellfresh** were considered the easiest to use, while the **TUPPERWARE Ezy Wave**, **WILLOW Ultimate** and **NOVA** were found difficult.



A warped lid is harder to fit properly — the Target and Willow Food Savers were the worst in this respect.



If a container or its lid cracks it's virtually useless any longer for wet or dry food storage. This lid belonged to the Prestige.

4	Wet storage score (%)	Durability score (%)	Overall score (%)
0	100	90	95
	100	89	93
	100	90	92
	100	81	85
	100	74	84
	100	80	84
	70	84	78
	70	80	77
	70	70	73
	70	56	69
	70	53 (B)	66
	40	62	60
	50	56	58
	50	43	56
	0	72	56
	50	63	55
	20	59	50
	40	47	49
	40	35	47
	0	53	43
	20	32	42

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in April 1998.

ns Not stated.

(A) If you have trouble finding this product, phone the distributor on 1800 679 185 for your nearest stockist.

(B) Not microwavable because of metal clips — see table note 5, below.

(C) This model has been discontinued, but you may still find it in stores.

1 Warranty

A 'lifetime' warranty usually just means that the product is guaranteed to last as long as it lasts. A specified time period is much more meaningful and useful.

2 Ease of use

A panel of everyday users determined how easy the lids were to put on and take off. Some of the containers rated as 'good' by the user panel were rated as difficult to use for people with hand problems by the occupational therapist (see *For people with disabilities*, left).

3 Dry storage score

To test whether they were airtight, we filled brand new containers with Cheezels, as preliminary testing showed that this cheese-flavoured rice and corn-based snack is very sensitive to air exposure.

After two weeks, a panel compared the test Cheezels to some straight from the packet (without knowing which was which) and rated the freshness on a scale from very fresh to unacceptably stale.

4 Wet storage score

To test how well they sealed against liquid leakage, brand-new containers were three-quarters filled with spaghetti bolognese sauce and put on their sides on paper towels. After one hour, the paper was inspected for leakage.

Scores were allocated depending on the severity of the leakage — a score of less than 50 indicates that leakage included solids from the sauce, and zero means the lid simply fell off.

5 Durability score

To test durability, we:

- Filled the containers with 750 g of bolognese sauce, and put them in the freezer for 16 hours.
- Microwaved the containers (with the sauce) on defrost for five minutes and high for five minutes (except for the **CLICKCLACK**, which can't be microwaved because of its metal clips).
- Emptied and rinsed the containers, then washed them in a dishwasher (normal cycle).

We treated some of the containers more harshly than recommended by the manufacturers, because we figured once you'd had them for a while and the instructions were long gone, you'd

Are plastic containers safe?

Plastics are made by creating long, linked chains of molecules, called polymers, from monomers (which are single molecules). Some of the monomers used in plastic are toxic, but when joined together as a polymer, they become inert and therefore safe. However, a few monomers inevitably remain unattached in the process of polymerisation, and there is concern that these monomers can leach from the plastic into food, particularly fatty foods.

Most of the containers and lids in our test are made from polypropylene and polyethylene, and even though the monomers can migrate into food, there is no known risk from eating them.

However, the lids of the **NOVA** and **CLICKCLACK** containers are made from polycarbonate and styrene acrylonitrile respectively.

The concern with polycarbonate is that bisphenol A, a suspected endocrine disrupter, is used in the manufacturing process (see *CHOICE*, October 1997, for more about this sort of chemical). While there is some evidence that it leaches from plastics into food, the plastics industry says such leaching is within acceptable limits.

Acrylonitrile is a suspected carcinogen and highly toxic as a monomer, but is stable and inert in a polymer. The manufacturer of **CLICKCLACK** says the container lid meets the applicable Australian standards for acrylonitrile and styrene plastics.

Because these plastics are used in the lids only, there's unlikely to be a health risk. But if you are concerned, don't allow fatty foods to contact these lids for long periods, and don't use the **NOVA**'s lid in the microwave.

(D) The Betterware Food storage box comes in a set of five — the price given is for the set.

(E) The Tupperware Ezy Wave container comes in a set of two — the price given is for the set.

(F) The Tupperware Everyday bowl comes in a set of four — the price given is for the set.

(G) Price paid.

probably do the same.

After 12 cycles of this treatment, the containers and lids were inspected for cracks, warping, pitting (caused by hot food) and shrinkage, and their physical condition rated. The dry and wet storage tests were then repeated to test the effect of typical in-use treatment on the seals.

The containers were also dropped 10 times from a height of 1.38 m. If the container cracked, it scored zero; otherwise it received full marks.

The durability score is made up as follows:

- Physical condition after use (30%).
- Dry storage score after use (30%).
- Wet storage score after use (30%).
- Drop test (10%).

6 Overall score

The overall score was made up as follows:

- Dry storage test score (25%).
- Wet storage test score (25%).
- Durability score (50%).

Wondering what to do with all those chemical nasties lurking in your cupboards? Here's how to dispose of them safely.



Disposing of household nasties — safely

IN BRIEF

- Think before you throw it out — does the product pose a danger to people, pets and other animals, or the environment?
- Many towns and cities have depots that will take your household's hazardous waste — your local council can tell you more.
- The best way to avoid future problems of disposing of dangerous products is to buy and use non-hazardous alternatives wherever possible. And only buy what you really need, in the quantity you need.

NEXT TIME YOU HAVE A BIG CLEAN-up, stop and consider what happens to all those old medicines, pesticides, pool chemicals, cleaners, paint thinners and batteries after you've thrown them in the bin or down the sink, or hosed them down the gutter.

Some chemicals become more dangerous when mixed with other chemicals, food scraps or even just water. Some things are hazardous because they contain heavy metals and other poisons that contaminate soil and pollute waterways.

Flammable chemicals and sharp objects pose a serious risk to others — such as waste collectors and handlers, children and curious animals — when they're sitting in your garbage bin and going into the garbage truck.

Clearly you don't want all these nasties sitting around your house either, endangering the health and safety of you and your family. So what do you do with them?

The following pages outline some of the health and environmental hazards associated with products commonly found in the home, and list options for their safe disposal. There are also some more general rules that apply to the safe handling and disposal of hazardous goods and chemicals — see *Do's and don'ts*, right.

Paint and related products

Paints, thinners, varnish, wood stain, solvents, methylated spirits, turps, glues and fillers.

The problems:

- They can be highly flammable.
- They can give off toxic fumes when they evaporate or burn.
- They can be toxic to plant, animal and aquatic life, as well as people.
- Aerosol cans are potentially explosive if heated or punctured.
- Oil-based paints contain flammable solvents, and brushes have to be cleaned with turps, another disposal problem.

The solutions:

- Use water-based paints rather than oil-based whenever possible.
- Calculate the area to be painted, and buy the smallest tin of paint that will meet your needs.
- Never pour these products down the sink or an outside drain.
- Use up the products, or give them to friends or neighbours who can use them. There may be a paint collection centre near you for community projects.
- Old paint that has hardened can be thrown out

with your normal garbage. Leave the lid off the tin if there isn't much left (preferably outside, so the fumes don't cause harm), or pour it over newspaper, let it dry, then throw it away.

■ If none of these options is practical, phone your local council for advice.

Medical waste

Medicines, needles and syringes (including veterinary products).

The problems:

- If left around the house, expired or left-over medicines pose a safety risk, particularly to children or people with poor eyesight.
- If you dispose of them in your household garbage, children or animals could be poisoned.
- Putting medicines down the toilet or sink can affect sewage treatment (which depends on bacteria and other organisms to break down waste).
- Used needles and syringes pose a health and safety risk to waste handlers, children and curious animals.

The solutions:

- Don't put bottles containing pills or liquid medicines in your garbage.
- Take unwanted pills out of their packaging, and wrap them in newspaper. Soak the newspaper thoroughly to dissolve and dilute the pills, put it in a plastic bag and then dispose of it with your normal garbage.
- Take liquid medicines to your local chemical collection centre (see *Hazardous waste collection*

schemes, page 41) for proper disposal. If there's only a small amount left, pour it onto several layers of absorbent paper, wrap securely in a plastic bag and put it in your garbage bin.

Pharmacies in the Newcastle and Hunter Valley region of NSW have a collection and disposal program for unwanted medicines, and similar programs have been conducted elsewhere. But don't take unwanted medicines to your pharmacy unless you know they have facilities for proper clinical disposal: a young addict in NSW died after overdosing on returned medicines found in a pharmacist's wheeled bin.

You may have heard of groups collecting unwanted medicines for donation to developing countries. However, the World Health Organization has ruled that unwanted medicines are totally unacceptable for donation overseas.

■ For disposing of needles and syringes, you can buy purpose-built Standards-approved sharps containers from pharmacies.



Do's and don'ts

Do

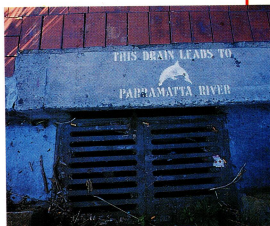
- Use non-hazardous alternatives wherever possible.
- When you have a choice of pack sizes, buy only as much as you need.
- Give left-over chemicals to someone who can use them.
- Store chemicals carefully in a dry, well-ventilated area, safely locked away from children and pets.
- Leave products in their original containers, and write the purchase date on the label.
- If you're taking chemicals to a hazardous waste depot, make sure they're packed securely and labelled clearly.

Don't

- Store chemicals in food or drink containers.
- Tip hazardous chemicals down the sink or toilet — a sewage treatment plant can't break down all toxic substances, and they could create potentially explosive fumes at the plant. Some chemicals interfere with the

biological processes used in breaking down sewage.

- Put hazardous chemicals (including motor oil) down the drain or hose them into the gutter — they'll go directly into your local waterways.
- Bury them — they can poison local plants and wildlife, contaminate soil and leach into the groundwater system.
- Unless stated otherwise in this article, don't throw them in the garbage bin. Seemingly harmless on their own, chemicals can react with other substances, possibly creating dangerous fumes, and even a fire or explosion in the garbage truck or waste centre. In landfill, they can leach into the soil and the groundwater system.



Never tip oil, chemicals or other waste down the gutter or drain — they go straight into waterways and poison or kill birds, fish, shellfish and other water life. And you can end up swimming in it.

DISPOSAL OF HAZARDOUS CHEMICALS



A-Z of chemicals in the home (published by CHOICE) can tell you more about what household chemicals can do to your health and the environment, and provides suggestions for less hazardous alternatives. See Consumer Bookshelf, page 32.

Household cleaning products

Ammonia, chlorine bleach, disinfectant, dry cleaning fluid, drain cleaners, polish and oven cleaners.

The problems:

- Some cleaners give off dangerous (and potentially lethal) fumes when mixed — some toilet cleaners with bleach, for example.
- If you tip large quantities down the sink or toilet, they can interfere with the bacteria which break down waste in the sewage treatment process.

The solutions:

- Never put them down the sink or drain. (Some will obviously go down the sink while you're cleaning, but in small quantities they won't do a great deal of harm. However, heavy use can kill bacteria in the sewerage system and may harm human health and the environment.)
- Use up the products, or give them to friends or neighbours who can use them.
- Use less hazardous alternatives where possible. See August 1998 CHOICE, *A different approach to cleaning*, for information on alternative cleaning products.
- If none of these options is practical, phone your local council for advice.

Batteries

The problems:

- The cadmium in nickel cadmium rechargeable batteries (NiCads) is a highly toxic heavy metal.
- Car batteries contain lead and highly corrosive acid.

The solutions:

- In European countries, NiCads can be fully recycled. However, this is yet to catch on in Australia, though some manufacturers accept them back for recycling. A future test report on batteries will cover this issue in more detail.
- Nickel metal hydride rechargeable batteries (NiMHs) don't contain toxic materials and can be disposed of with your household waste.
- Using rechargeable batteries will mean fewer batteries going to landfill.
- Never burn batteries — this releases dangerous fumes and can cause an explosion.
- Take your old car battery to a tip for recycling. Your local garage or car battery retailer might also take it from you. When you're transporting one, handle it very carefully and make sure the acid doesn't leak out.

Fuels, oils and other flammables

The problems:

- Fuels are highly flammable and dangerous to store around the home. If you don't need it, don't keep it.
- Used motor oil contains a number of toxic chemicals, and may contain lead.
- Oil and water don't mix: don't put motor or cooking oil into the sewerage or stormwater system.

The solutions:

See *Paint and related products*, page 38, for how to deal with methylated spirits and turps.

- Used motor oil can be recycled — your local garage or tip might take it. (Ask your mechanic, at your next grease and oil change, if they recycle motor oil.)
- Collect used cooking oil in a sturdy plastic bottle and throw it out with your regular garbage.
- If none of these options is practical, phone your local council for advice.

Pesticides and baits

The problems:

- Leaving them in the house can pose a health threat to children and animals, while careless disposal might poison pets and wildlife.
- Some older pesticides might contain ingredients such as DDT, chlordane, arsenic compounds, heptachlor and 2,4,5-T, which are now considered dangerous and are either banned or require a permit to use.

The solutions:

- Your local household chemical collection scheme will probably accept pesticides (see *Hazardous waste*



Hazardous waste collection schemes

Household hazardous waste accounts for about 1% of household garbage, which might not sound like a lot, but nationally it amounts to many thousands of tonnes per year.

Councils and government health and environment authorities are becoming more aware of the potential dangers of this type of waste and the importance of its appropriate treatment and disposal.

Your local council can advise you about disposal facilities in your area. Some councils will accept household hazardous waste if you take it to them, and some will even collect from your home. There are also hazardous waste collection schemes and depots — some are listed below, and your local council can tell you more.

■ ACT

Contact the Pollution Control Authority on (02) 6207 2151 for advice.

■ NSW

Sydney metropolitan, Illawarra and Blue Mountains areas have hazardous chemical collection depots. Phone 1800 814 719 for details or call your local council.

■ NT

Contact the Environment Protection division of the Department of Lands, Planning and Environment on (08) 8924 4140, or your local council.

■ QUEENSLAND

Contact your local council for advice.

■ SA

Adelaide has an EPA-run hazardous waste depot — phone (08) 8204 2004. Outside the Adelaide metropolitan area, phone the EPA toll-free on 1800 623 445.

■ TASMANIA

Contact your local council for advice.

■ VICTORIA

EcoRecycle Victoria operates a household chemical collection service in Melbourne and other large population centres. Phone 1800 353 233 (in Victoria) for details. There are plans to extend this service to rural Victoria, but in the meantime, if you live in a rural area, contact EcoRecycle Victoria for advice. Check its website at www.ecorecycle.vic.gov.au.

■ WA

There's a household chemical collection scheme running in the Perth metropolitan area. Phone your local council for information. Outside the metropolitan area, contact your local council for advice.

CHOICE would like to see the Return unwanted medicines program, currently operating in the Newcastle and Hunter Valley region in NSW, extended to the whole of Australia.



collection schemes, above). Otherwise phone your local council for advice.

■ Avoid future problems of disposal by using non-hazardous alternatives to control pests. *Safer Pest Control for Homes and Gardens* (published by CHOICE) offers some useful advice and suggestions — see Consumer Bookshelf, page 32, for details.

Pool chemicals

The problem:

■ Pool chemicals are some of the most dangerous chemicals in the home. They can react with water and organic matter (like food scraps) to cause a fire or an explosion or release toxic fumes.

The solutions:

■ Never throw them out with your regular garbage or down the drain. If you can't find someone else who can use them, take them to a hazardous waste

facility (see *Hazardous waste collection schemes*, above) or phone your local council for advice.

■ Handle them extremely carefully, and store them where nothing can accidentally see into the container.

Smoke alarms

The problem:

■ Ionisation smoke alarms contain a small amount of the radioactive material Americium-241. While this isn't a significant health hazard, radioactive waste isn't supposed to end up in landfill. However, at present there's no legislation preventing the disposal of smoke alarms with your regular garbage.

The solution:

■ Return your old alarm to the supplier, or phone your state department of health or radiation control authority for advice. See CHOICE, October 1997, page 12, for contact details. □

If you're after a larger washing machine, don't rely on the manufacturers' claims — look at the drum size instead.



Bigger *isn't always* better

IN BRIEF

- If you try to load the top loaders in this test to their claimed capacity, you won't get the best washing results. Reducing the load will give you a cleaner wash.
- Front-loading washing machines outperform top loaders, and aren't as tough on your clothes.

LARGER WASHING MACHINES — WITH claimed capacities of 6.5 kg to 7.5 kg — are popular. This test covers all those of this size that were on the market for up to \$1200 in mid-1998, and we'll be updating the list early in 1999. The table on pages 46 to 47 also includes machines from our previous test that are still available.

But are you really getting what you pay for when you buy a bigger washing machine? Often, we don't think so.

What the manufacturers claim ...

We've noted in several previous reports that some manufacturers claim washing machine capacities that aren't realistic in terms of how much most people would put in them. We believe it's to get higher star ratings for their machines' energy labels. This is how it works.

Washing machines must have an energy rating label, which shows their energy use, under specific test

BEST BUYS

The top-loading washing machines in this test all performed very similarly, and all of them ranked lower than the front loaders still available from our previous test. So unless you're looking for a particular feature, we suggest you choose among our *Best Buys*, which are based on purchase price and running costs.

■ Front loaders (5 kg claimed capacity)

ARISTON AL1046T	\$1295*
BENDIX WMN 842B	\$1195

*The **ARISTON** cost less than \$1200 when we tested it, but in this price check we couldn't find it at the lower price.

The other front loader tested, the **OMEGA CW675**, has higher running costs as well as a particularly low score for spin efficiency, so we didn't include it.

■ Larger top loaders

As the drums of these three models are in fact all the same size, despite different claimed capacities (6.5 to 7.5 kg), just buy the cheapest you can find:

HOOVER Boss 2300L / 2305L / 2307L	\$799–\$849
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■ Smaller top loaders (5 kg claimed capacity)

HOOVER 201M*	\$569*
HOOVER 215M	\$699

*This machine is now called 200M1 and, unlike the 201M we tested, has no drip-dry or water-saving features. The price is for the 200M1.

The **FISHER & PAYKEL GW508U** and **MW058**, which scored the same overall as these two **HOOVERS**, are poorer for energy efficiency and more expensive to run.

WHAT TO LOOK FOR

conditions, in kilowatt hours (kWh) per year. The label also carries a corresponding star rating: the more stars, the more energy-efficient the appliance (six stars is the highest).

If two machines with different claimed capacities use the same amount of energy under these test conditions, the one with the higher capacity may get a higher star rating, as it should wash more clothes per load. Over time, this should add up to fewer loads, and therefore lower energy consumption. So higher star rating is a marketing advantage for the manufacturer.

... and what we found

In this test of larger washing machines we found that when we loaded them according to the standard method to their stated capacities, their washing performance results were all over the place. It wasn't till we reduced all the loads to about 80% of the stated capacity that the machines produced consistently good results for dirt removal.

This equated roughly to a load of around 5 kg to 6 kg for most machines — and in fact when we measured their drum sizes, it was clear that a load of this size was what would reasonably fit. Most people probably wouldn't stuff their machines any fuller. The results in the table are therefore based on a wash load of 80% (to the nearest half kilogram) of each machine's claimed capacity.

Three HOOVERs were particularly interesting. The HOOVER Boss 2300L has a claimed capacity of 6.5 kg and a three-star energy rating. However, it's identical — including its measured drum size — to the HOOVER Boss 2305L (claimed 7 kg) and 2307L (claimed 7.5 kg), except that the 2300L has no drip-dry and water-save features. The higher load claim boosts the 2307L's energy rating to four stars.

Hoover confirmed that these three models are in fact technically identical, apart from the features listed and claimed capacities. And when we tested them with the same amount of clothes, their dirt removal scores were pretty much the same. Yet if you believe the 7 kg and 7.5 kg claims, you might end up paying a higher purchase price to get what you think will be consistently good washing performance with a bigger load. Based on our results, you'll be disappointed.



Before you hit the shops for a new washing machine, make a list of what you need. The tips below should help you make the right choice.

Capacity

■ When deciding what capacity you require, think about how you use your current machine. Look inside the machines you're interested in and compare drum sizes. As we've found in this and previous tests, the manufacturer's claimed capacity is often exaggerated.

Energy rating

■ Models of a similar size with the same star rating can still have considerably different energy consumption, because each star covers a fairly wide range. So first pick the size you want, then look for models of that size with a high star rating, and then use the kWh numbers on the energy label to compare the energy efficiency within the star rating — the lower the number, the more energy-efficient the washing machine.

Convenience

■ If you have limited space, consider a front loader, or a top loader with a lid that folds back, which leaves enough space to put a dryer or shelves above it.

■ If it's important to get your washing done quickly, a top loader may be a better choice. Their wash cycles are generally shorter than those of front loaders.

■ Check the labelling — is it clear and the program selection straightforward? You won't want to consult the manual every time you use a different program.

■ Are the controls easy to use? Is the lint filter easy to clean and the detergent drawer on a front loader easy to pull out?

Water matters

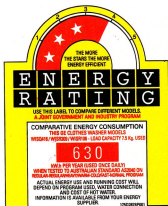
■ If you have a limited water supply, consider buying a front loader, which uses less than a top loader — see *Saving water* on page 45 for details. Look for automatic load sensing or reduced load functions, which can help you save water when you wash smaller loads.

■ If you have a limited supply of hot water, or you live in an area where the cold-water temperature can drop very low and you only have a cold-water tap, you might want to buy a washing machine with a

heater. Most top loaders don't have one — none in this test does.

Some machines (but none in this test) offer a 'controlled cold' program, which brings the temperature up to 20°C if it's too low.

■ Do you have hot and cold water connections or cold only in your laundry? Some machines need both to operate correctly, or a special connector. (The table on pages 46 to 47 tells you the connectors needed for the machines we tested.)



A water or suds-save feature can save water in a top loader. See *Saving water* on page 45 for details about the water-saving features of the models in our test.

Don't be fooled: The Hoover Boss 2300L, 2305L and 2307L all have exactly the same-size drum — but they claim capacities of 6.5, 7 and 7.5 kg respectively.

How reliable have subscribers found them?

We asked a group of subscribers whether they'd had problems with their washing machines over the previous 12 months and whether they would purchase the same brand again.

The majority of them owned a top loader (86%). Nearly half owned a medium-size machine (5 kg to 7 kg) and about a third a larger model (more than 7 kg).

A fairly large number of our survey respondents — more than 20% — reported their machine had needed repair. This is quite high, compared with other appliances. The most frequently experienced problem was the machine being out of balance, followed by burst or leaking hoses. The average cost of repair was around \$120.

The graphs on the right show the results for the brands for which we got sufficient responses to our survey (the number in brackets tells you how many readers reported on the brand). Note that the results of the survey also cover brands not included in this test, and that we don't have reliability data for all the brands on the market.

Percentage not needing repair

Kleenmaid (214)	88
Fisher & Paykel (595)	85
Miele (59)	85
Asko-Asea (70)	83
Hitachi (288)	83
Westinghouse (71)	83
General Electric (137)	80
Whirlpool (237)	77
Simpson (1150)	76
Hoover (1225)	73
Gorenje Pacific/ Gorenje (62)	69

Percentage who would buy the same brand again

Fisher & Paykel (593)	95
Hitachi (285)	94
Miele (60)	93
Whirlpool (236)	92
Kleenmaid (210)	90
Westinghouse (73)	90
Asko-Asea (72)	89
Hoover (1222)	85
Simpson (1137)	85
General Electric (133)	80
Gorenje Pacific/ Gorenje (62)	66

Front loaders

PROFILES

The **Best Buys** are profiled in rank order and by type. Prices shown are a good target to aim for when shopping around, based on nationwide checks in July 1998. Anything lower is a bargain.

ARISTON AL1046T

Target price: \$1295. (The ARISTON cost less than \$1200 when we tested it, but in this price check we couldn't find it for the lower price.)

Although it's the most expensive front loader in the test, it's the best performer overall and the cheapest to run.



BENDIX WMN 842B

Target price: \$1195

This front loader uses the least amount of water among the machines in the test. It's also one of the gentlest on clothes.



Larger top loaders

HOOVER Boss 2300L/2305L/2307L

Target price: \$799-\$849

If you want a larger top loader, these three machines are cheaper to run than most of the other larger machines tested, and have a reasonable purchase price. As they're in fact exactly the same size, despite their different claimed capacities, just buy the cheapest. (The 2300L doesn't have drip-dry or water-save features.)

They have slightly different scores in the table because we tested them at 80% of their *claimed* capacity, and the scores are calculated on the basis of energy and water used per kilogram of washing. With the same load in each machine, their scores are practically identical.



Burn-out

Among the three brands that subscribers found worst for needing repairs are unfortunately the two most commonly owned: Hoover and Simpson. We too experienced problems during our test with two of the **HOOVER Boss** models. On the **2305L**, the agitator and drum turned in the same direction, so the clothes wrapped around the agitator and the motor started to burn out. On the **2300L** we experienced a similar burn-out problem, but this time because the bolt that clamps the brake drum to the centre post was a little loose, which also caused the agitator and drum to rotate in the same direction.

A Southcorp service representative who replaced the faulty parts said the cause of the problem with the **2305L** had been fixed — the company had changed its method of etching the surface of the brake drum, which apparently was too smooth on the model we bought. If you've owned one of these models for some time, keep an eye open for this potential problem.

Smaller top loaders

HOOVER 201M*

Target price: \$569*

* This machine is now called **200M1** and has no drip-dry or water-saving features. The target price is for the **200M1**.



HOOVER 215M

Target price: \$699



Both these smaller top loaders are much cheaper to run than the other top loaders in this test, and they're also among the cheapest to buy. The **215M** has two spin speeds.

Washing economically

How much it'll cost to run your washing machine depends largely on the cost and quantity of the detergent you use. It can make up about three-quarters of the running costs for cold-water washes, and at least half if you wash in warm water. As people use different amounts of differently priced detergents, we've left the detergent cost out of our calculations for the running costs listed in the table overleaf.

Apart from using a cheaper detergent, there are other ways to save on your machine's running costs.

- If you regularly wash with warm water, try using a cold-water wash instead. It could save you up to \$70 a year if you wash every day in a top loader. Previous tests have shown that if you use a good detergent there will be little difference in wash performance between warm and cold water. To avoid a slight detergent residue building up on the drum, run a hot or warm wash once or twice a month to clear it.
- For warm and hot washes you can save about half of the machine's energy costs with an off-peak hot water system, if your washing machine is connected to your hot water supply. A solar hot water system — ideally with a natural gas booster — or gas hot water will also reduce your energy costs in the long term and lower your household's contribution to the greenhouse effect.
- Front loaders are generally cheaper to run than top loaders. As the table shows, washing one load every day with one of the front loaders tested will cost you between \$39 and \$57 per year for water and energy; with a similar-sized top loader it'll cost between \$89 and \$116, and with a larger top loader between \$111 and \$141. So if you can afford the higher purchase price of a front loader, go for one — it'll save you money in the long term.

Saving water

If water is scarce, front loaders are the better choice as they use much less water. So much so, that a small US town's monthly water use dropped by more than 227,300 litres — enough to fill the town storage tank — when every household switched from a top to a front loader during a 1997 energy study. Our sister organisation in the US reports that the small town of Kern, Kansas, had a chronic water shortage. But with the 103 new front loaders, the community did its laundry with about 38% less water and 58% less energy. The front loaders in this test used about half the amount of water of the top loaders.

A suds or water-save feature can save you water using a top loader. With several models in our test you can save and reuse all or part of:

- The final rinse water:

HOOVER 201M*

HOOVER Boss 2305L

HOOVER Boss 2307L

* This machine has been discontinued, but you may still find it in shops. The new model **200M1**, which has replaced it, doesn't have this water-saving feature.

- The sudsy wash water:

HOOVER 215M

SIMPSON Enduro 225752J

WHIRLPOOL GL555232DQ

- Either suds or rinse water:

HOOVER Boss 2315L

HOOVER Boss 2320L

SIMPSON Encore 225757J



Some top loaders (see left) let you save water if you need to, but front loaders use less to start with.

	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$) *	Warranty (years)	Dimensions ** (H x W x D mm)	Cycle time (min)	Wash capacity (kg claimed / tested)	Cold wash connector
	ARISTON AL1046T (F)	Italia	Italy	1295 (c)	5	850 x 595 x 550	86	5 / 4	F or Y
	BENDIX WMN 842B (F)	Bendix Appliances	Italy	1195	2 (D)	855 x 600 x 600	80	5 / 4	F or Y
	OMEGA CW675 (F)	Omega	Italy	1099	2	850 x 595 x 535	70	5 / 4	(K)
equal	HOOVER Boss 2305L	Southcorp	Australia	799	2	1035 x 660 x 725	54	7 / 5.5	cap
	HOOVER Boss 2307L	Southcorp	Australia	849	2	1035 x 660 x 725	56	7.5 / 6	cap
equal	HOOVER Boss 2300L	Southcorp	Australia	849	2	1035 x 660 x 725	54	6.5 / 5	cap
	SIMPSON Encore 22S756J	Email	Australia	995	2 (E)	1085 x 675 x 705	54	7.5 / 6	cap
	SIMPSON Encore 22S757J	Email	Australia	1095	2 (E)	1085 x 675 x 705	54	7.5 / 6	cap
	FISHER & PAYKEL GW508U (A)	Fisher & Paykel	NZ/Australia	799	1 (G)	985 x 555 x 560	43	5.5 / 4.5	cap
	FISHER & PAYKEL MW058 (A)	Fisher & Paykel	NZ/Australia	695	1 (G)	985 x 560 x 560	43	5.5 / 4.5	cap
equal	HOOVER 201M (B)	Southcorp	Australia	569 (B)	2	985 x 590 x 610	48	5 / 4	cap
	HOOVER 215M	Southcorp	Australia	699	2	985 x 590 x 610	48	5 / 4	cap
	HOOVER Boss 2315L	Southcorp	Australia	949	2	1035 x 660 x 725	55	7.5 / 6	cap
	HOOVER Boss 2320L	Southcorp	Australia	995	2	1035 x 660 x 725	55	7.5 / 6	cap
	FISHER & PAYKEL Enduro 22S752J	Email	Australia	1049	2 (E)	1100 x 675 x 725	60	7.5 / 6	cap
	SIMPSON Enduro 22S751J	Email	Australia	895	2 (E)	1100 x 675 x 725	60	7.5 / 6	cap
equal	WHIRLPOOL 6LSR7244EQ	Whirlpool	USA	999	2 (H)	1060 x 680 x 700	40	7.5 / 6	Y or T
	WHIRLPOOL 6LSC8255EQ	Whirlpool	USA	1099	2 (H)	1060 x 680 x 700	40	7.5 / 6	Y or T
equal	FISHER & PAYKEL AW085 (A)	Fisher & Paykel	NZ/Australia	595	1 (G)	990 x 560 x 560	42	5 / 4	cap
	WHIRLPOOL 6LSS5232DQ	Whirlpool	USA	899	2 (J)	1060 x 680 x 700	50	7 / 5.5	Y or T

For people with a disability

An occupational therapist from the Independent Living Centre assessed the washing machines on test for ease of use by people with a disability.



■ **If you use a wheelchair or have back problems,** a front loader is generally more convenient. You can mount it on a raised surface to avoid bending, or load and unload it while sitting down. If you prefer a top loader, you might have to use a stick to help you unload it. Access to the drum of a front loader is easier when the door opens through 180°.

■ **If you have problems with vision,** make sure the controls are easy to read. Positive feedback such as lights and beeps when you press buttons is helpful. The **FISHER & PAYKEL** machines and the **HOOVER Boss 2320L** give visual and audio feedback (the **SIMPSON Encore 22S756J** too, but its controls aren't as good).

■ **If you have problems using your hands,** look for raised dials with a crossbar, or buttons that only require a soft touch to activate.

Of the larger top loaders in this test, the **HOOVER Boss 2320L** has keypad-type controls and is considered good for people with arthritis, weak hands or vision problems. The technically similar **2315L** model has some keypad-type controls and an easy-to-turn rotary dial for program selection, but you can't program your preferred cycle, as you can with the **2320L**.

The other three **HOOVER Boss** models in the test have rotary controls, which can be more difficult to turn if you lack hand strength. The controls on the two **WHIRLPOOL** and the **SIMPSON Enduro** models are easier to rotate.

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in July 1998.

** Dimensions (rounded up to the next 5 mm) are for the smallest 'box' that could be placed around the machine, allowing for inlet and drain hoses. It's best to leave extra space around the machine for easy installation and air circulation. (F) Front loader. All the others are top loaders.

Clones

The machines joined by a square bracket in the table are 'clones': they're technically the same, so have the same performance scores and claimed capacities, but have different features, extra wash programs, etc.

1 Wash capacity: claimed vs tested

All the machines achieved consistently good dirt removal results only when we tested them with a reduced load — 80% of the claimed capacity. The scores in this table are based on this reduced load. See *What the manufacturers claim ... and what we found* on pages 42 to 43 for more on claimed capacity.

2 Cold wash tap connector

If you want to connect your washing machine to cold water only, you may need a special connector in the shape of an 'F', a 'T' or a 'Y', or to put a sealing cap on the hot water inlet, as noted in the table. When you buy your machine, check that any necessary connectors are supplied.

3 Running costs

This is an estimate of how much it will cost you over 10 years (the average life of a washing machine) for water and electricity if you wash the equivalent of one load every day using a 'normal' warm-wash cycle. Our calculations are based on 12 cents per kWh for electricity and 65 cents per 1000 L for water.

For simplicity, we've excluded depreciation and any interest costs, as well

	3	4	5	5	6	7	8	9	10	
Motor	Running costs (\$/10 years)	Noise (dB)	Water used (L)	Water efficiency score (%)	Energy efficiency score (%)	Spin efficiency score (%)	Gentleness score (%)	Dirt removal score (%)	Overall score (%)	Brand / model (in rank order)
	392	64	75	63	85	68	74	81	76	ARISTON AL1046T (F)
	428	60	63	69	80	65	75	77	74	BENDIX WMN 8428 (F)
	571	56	73	63	72	36	75	80	69	OMEGA CW675 (F)
	1147	59	155	44	60	62	50	85	66	HOOVER Boss 2305L
	1107	59	154	49	65	60	52	81	66	HOOVER Boss 2307L
	1126	59	154	39	57	62	50	85	65	HOOVER Boss 2300L
	1317	60	176	41	57	69	56	79	65	SIMPSON Encore 22S756J
	1317	60	176	41	57	69	56	79	65	SIMPSON Encore 22S757J
	1157	67	137	39	47	74	63	78	64	FISHER & PAYKEL GW508U (A)
	1149	64	148	34	49	74	55	81	64	FISHER & PAYKEL MW058 (A)
	888	66	123	39	57	60	56	82	64	HOOVER 201M (B)
	888	66	123	39	57	60	56	82	64	HOOVER 215M
	1171	59	160	47	62	58	54	77	64	HOOVER Boss 2315L
	1171	59	160	47	62	58	54	77	64	HOOVER Boss 2320L
	1412	64	182	39	53	66	50	82	64	SIMPSON Enduro 22S752J
	1412	64	182	39	53	66	50	82	64	SIMPSON Enduro 22S751J
	1271	63	157	48	57	54	60	76	63	WHIRLPOOL 6LSR7244EQ
	1271	63	157	48	57	54	60	76	63	WHIRLPOOL 6LSC8255EQ
	1049	67	139	31	49	71	59	76	62	FISHER & PAYKEL AW085 (A)
	1319	58	166	40	52	57	52	80	62	WHIRLPOOL 6LSS5232DQ

(A) These machines will be replaced with new models later this year. According to the manufacturer, they'll have a different control panel, but performance and energy ratings will remain the same. The new model names are Excellence for the GW508U, Pride for the MW058 and Fresh for the AW085.

(B) This machine has been discontinued, but may still be available in shops. According to the manufacturer, the new model 200M1 is technically identical, so performance results will be the same, but it has no drip-dry or water-saving features. The price shown is for the 200M1.

(C) The Ariston cost less than \$1200 when we tested it, but in this price check we couldn't find it for the lower price.

(D) Additional three years parts only for motor, eight years parts only for stainless steel

inner or outer cylinder.

(E) Additional three years for replacement parts of transmission assembly (gearbox, clutch, brake, and motor).

(G) Additional one year parts and labour warranty offered on filling out Smart Care registration card.

(H) Additional three years parts for gearcase assembly, top and lid rust. Additional eight years parts for outer tub.

(J) Also five years parts for gearcase assembly, top and lid rust. Ten years parts for outer tub.

(K) Omega says you don't need a special connector.

as the cost of detergent — people use different amounts and the price varies considerably between brands.

For more details on running costs, see *Washing economically* on page 45.

4 Noise

These are the maximum noise levels recorded during the spin cycle, measured 1 m away from the machine and 1 m above the ground. The typical noise level of one of these machines (around 56 dB to 67 dB) is similar to that of a normal conversation at a distance of 1 m.

5 Water used/water efficiency score

The first column gives the total amount of water used (rounded to the nearest litre) for a normal warm-water wash. To compare water efficiency between machines, we calculated the amount of water used per kilogram of the test load of washing. The lower the water consumption per kilogram, the higher the water efficiency score.

6 Energy efficiency score

The machine's energy efficiency is measured on the basis of kilowatt hours (kWh) of electricity used for each kilogram of the test load of washing. A higher energy efficiency score means less energy is used.

7 Spin efficiency score

To measure how well a machine extracts the water from clothes, we weighed them before and after the wash. The higher the score, the more water is removed, which means the washing takes less time (and energy, if you use a dryer) to dry. We used the spin speed for a normal cycle — on some machines you can reduce it for garments that crease easily.

8 Gentleness score

To measure the machines' wear and tear on clothes, we attached swatches of easily frayed fabric to the garments in each wash load. The area of the swatch was measured before and after the

wash. The less fraying, the more gentle the machine was on its normal cycle and the higher the score.

9 Dirt removal score

To assess dirt removal, we measured the brightness of specially soiled off-white swatches by the amount of light reflected before and after washing. We have only reported on dirt removal using a warm-water wash. Depending on the detergent used, a cold wash could perform slightly worse than a warm-water wash (poor detergents tend to improve in warm water).

10 Overall score

The main function of a washing machine is to get clothes clean. That's why dirt removal makes up 40% of the overall score. The other four performance factors — water and energy efficiency, spin efficiency and gentleness — are weighted at 15% each.



RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Sanyo has recalled the **Twin Tub Washer**, model SW-445AP, made in Korea, approval no. Q95031, sold between July 1995 and December 1997.

The problem: Possible fire safety hazard. Moisture accumulating on the terminals of the wash timer may cause arcing, which may ignite the timer and surrounding control panel. This can also happen if the washing machine is left connected to the power supply after use.

What to do: Immediately disconnect the machine from the power supply. Note the model and serial numbers of the machine, printed on the rating label on the rear of the machine and contact Sanyo to arrange a free service call: 1300 360 230, 8.30 am to 4.30 pm (EST), Monday to Friday.

THE PRODUCT: Bonds has recalled **Bonds Adventurer infants' coversalls**, style 95657, introduced in November 1997 and sold in sizes 0, 1 and 2 and in light blue, dark blue and pink, with distinctive sole grips. The name 'Adventurer' or 'Bonds Adventurer' is embroidered on the front of the coverall. 'Adventurer' is also on the label.

The problem: There is a possible child safety hazard as the stud fastener caps could become detached and the child could put one in their mouth.

What to do: Return the coversalls via free post to: Reply Paid 86, Bonds Adventurer, Locked Bag 16, Wentworthville 2145. The coversalls will be replaced by a new Bonds Adventurer that has a different type of stud fastener. For more information, call 1800 806 906, 8 am to 10 pm (EST), Monday to Friday.

THE PRODUCT: Teac has recalled **48 cm and 51 cm colour televisions**, models CTM 511s, CTM 484, CTM 484mkII, CTM 486 and CTM 486mkII, manufactured between June 1994 and November 1994. The model and serial numbers are on an identification plate on the rear of the TV. This recall has been re-announced. It was previously published in the March 1998 issue of CHOICE. Please note one change to the model details specified: CTM 484mkII not CMT 484mkII as previously indicated by Teac.

The problem: Possible defects in the electronic joints could cause arcing and be a fire risk.

What to do: Don't leave the TV on while unattended. Call 1800 656 700 to arrange for a free inspection and modification. Have the model and serial numbers handy.

THE PRODUCT: Ford Motor Company has recalled the **accessory compact disc changer kit** fitted to Falcon models listed below. (The kits are available under the front passenger seat.)

■ All EL model Falcon and Futuras equipped with 'S' Pack option, available from December 1997.

■ EF/EL model Falcon, Futura XR and Fairmont supplied from April 8, 1997, until March 5, 1998, and fitted with the compact disc changer kit as an accessory.

The problem: The front passenger seat latching wire may contact the top of the

compact disc changer and could unlatch the seat in a high-speed collision.

What to do: Immediately arrange with an authorised Ford dealer for the part to be rectified free of charge. For more information contact any authorised Ford dealer or the Ford Customer Assistance Centre on 1800 333 306.

THE PRODUCT: P & J Success International has recalled the **Elite disposable gas cigarette lighter**, which has a solid coloured plastic body with the word Elite stamped into the metal flame guard; sold in NSW only, primarily in metropolitan Sydney.

The problem: The lighter does not have a child-resistant feature and is a fire or burn risk to children.

What to do: Stop using it immediately and contact P & J Success to arrange a full refund, on (02) 9890 3452.

THE PRODUCT: Colmark has issued a safety recall for its **garage tilt door mechanisms** supplied with Spic-N-Span and Spanbilt garages between May 1996 and April 1998.

The problem: The pivot bolt may prematurely wear, causing the bolt to fail, which in turn may cause the tilt door to fail.

What to do: Contact Colmark immediately for replacement bolts: Reply Paid 141, Colmark Australia, PO Box 322, Woodridge 4114; phone: (07) 3208 8688.

THE PRODUCT: Kendall has recalled all batches of **Gelflex Preserved Saline** for use with soft and hard contact lenses.

The problem: The product did not pass a preservative efficacy test.

What to do: Discontinue use and return it to the place of purchase for a refund.

THE PRODUCT: CEG Electric Glass has recalled the **Hotpoint two-bar radiant fan-assisted heater**, model PS102, bought since February 1, 1998.

The problem: The heater may develop a fault within the electrical wiring assembly that can result in an electric shock.

What to do: Disconnect the heater from the power supply and contact the Hotpoint freecall information line to arrange free freight, inspection, modification and return of the heater: 1800 352 551 or 1800 252 551, Monday to Friday, 8.30 am to 5 pm.

PRODUCT SAFETY NOTICE

THE PRODUCT: NovaKraft and Newtech Tube have issued a safety notice for **bunk bed safety rails** supplied prior to May 1998.

The problem: There is an unacceptable gap of 140-160 mm between the bottom safety rail and the base of the top bunk, and a child's head could possibly become trapped.

What to do: Obtain a kit free of charge to rectify the problem. Contact NovaKraft on (02) 9546 7966, Monday to Friday, 9am-4pm; and Newtech Tube on (02) 9668 9529, Monday to Friday, 9am-4pm.

CHOICE GUIDE

YOUR SHOPPING RIGHTS

How to Complain and Get Action

YOUR SHOPPING RIGHTS

How to Complain and Get Action

This handy 20-page CHOICE guide outlines your rights as a shopper and tells you how to complain in a step-by-step fashion that can be applied to virtually any type of consumer complaint. There are also tips for making your complaint more effective, and a comprehensive list of contact details for organisations that can help you enforce your rights and resolve your complaint.

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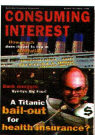
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Manager: Raja Rajagopal. **Contact:** Jeanette Dwyer on (02) 9577 3333.



Twelve-month INDEX

October 1997 — September 1998

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